ONE HUNDRED SIXTEENTH

A N N U A L R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. MUHL

INSURANCE COMMISSIONER

501 ST. PAUL PLACE
BALTIMORE, MARYLAND 21202

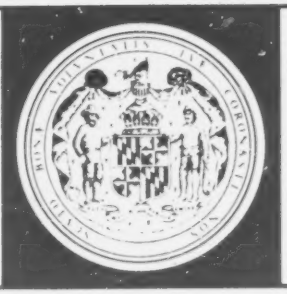
ISSUED: OCTOBER, 1987

BUSINESS OF 1986

STATE OF MARYLAND
WILLIAM DONALD SCHAEFER
Governor

WILLIAM A. FOGLE, JR.
Secretary

EDWARD J. MUHL
Insurance Commissioner



Department of Licensing and Regulation
INSURANCE DIVISION

501 ST. PAUL PLACE
BALTIMORE, MARYLAND 21202 2272

DIRECT DIAL 301/333-2520

November 16, 1987

The Honorable William A. Fogle, Jr., Secretary
Department of Licensing and Regulation
501 St. Paul Place
Baltimore, Maryland 21202

Dear Secretary Fogle:

The One Hundred-Sixteenth Annual Report of the Insurance Commissioner of the State of Maryland is submitted for your review and transmittal to the Governor and Members of the General Assembly.

The Report is submitted under the provisions of Section 23 of Article 48A and sets forth the activities of the Insurance Division for the calendar year ending December 31, 1986. I have included a supplemental statement of fees and taxes that were received by the Insurance Division and transferred to the State Treasury, for the fiscal year ending June 30, 1987.

A summary of significant insurance legislation, passed during the 1987 Session of the Maryland General Assembly, is also included.

Sincerely,

Edward J. Muhl
Insurance Commissioner

OUTSIDE BALTIMORE METRO AREA, TOLL FREE 1 800 492 6116
TTY FOR DEAF, BALTIMORE METRO AREA 383 7555, D C METRO AREA 565 0451

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MARYLAND DEPARTMENT OF LICENSING AND REGULATION
INSURANCE DIVISION
501 St. Paul Place
Baltimore, Maryland 21202

Area Code (301) 333-6300

(Toll Free No. 1-800-492-6116 - Outside Baltimore Metro Area)

Office Hours 8:30 A.M. - 4:30 P.M., Monday thru Friday

GENERAL ADMINISTRATION

Insurance Commissioner	Edward J. Muhl	333-6300
Deputy Insurance Commissioner	Martha C. Roach	333-6300
Associate Deputy Commissioner	Murray L. Sherman	333-2441
Assistant Commissioner/ Administration	Michael Connolly	333-4036
Assistant Commissioner/ Hearings	Thomas P. Raimondi	333-4030
Staff Attorney for Enforcement	Elizabeth Albright	333-4968
Chief Enforcement Officer	John H. Riggle	333-4051
Administrative Officer/ Administrative Procedures & Appeals	A. Ernest Long	333-4002
Assistant Attorney General	Meg Loeschke	333-6284
Assistant Attorney General	Randi Reichel	333-4063
Assistant Attorney General	Kathleen Sweeney	333-4063

LIFE AND HEALTH BUREAU

Assistant Commissioner/ Chief, Life and Health	Sidney A. Green	333-6184
Chief/Actuarial	Howard Max	333-6185
Chief/Complaint and Investigation	Howard B. Richmond	333-2793
Chief/Market Conduct	Nelson Ayling	333-2794

PROPERTY AND CASUALTY BUREAU

Chief/Property, Casualty and Market Conduct	J. Frank Nayden	333-6161
Supervisor/Property and Casualty Complaint and Investigation	John V. Quinn	333-4069

EXAMINATION AND LICENSING BUREAU

Assistant Commissioner/ Chief, Examination and Licensing	Evia J. Christian	333-4039
Chief Examiner	Ilona Klasons	333-6195
Administrative Officer	William Lashley	333-6196
Supervisor/Agents and Brokers Licensing	Yvonne D. House	333-4074

CONSUMER COMPLAINTS

Property and Casualty Insurance	General Information	333-6305
Automobile-Terminations/Surcharge	General Information	333-6227
Life and Health Insurance	General Information	333-2792

Major Insurance Legislation Passed in 1987

The following is a summary of major legislation, affecting the Insurance Division, passed at the 1987 Session of the Maryland General Assembly and signed into law under Chapters of Acts of 1987:

Ch. 6/SB 136 AMUSEMENT PARK SAFETY - LIABILITY INSURANCE

Modifying liability insurance requirements for amusement rides (mechanical-$350,000; non-mechanical-$200,000 minimums), amusement attractions and ski lifts; permitting the county in which the amusement ride or attraction is located to purchase the insurance on behalf of the non-profit organization without incurring liability for personal injuries arising from the use of the rides or attractions; replacing the exception for ski lifts from the application of specified provisions.
Senator C. Riley

Ch. 22/SB 125 INSURERS - AUDITED FINANCIAL REPORTS

Requiring authorized insurers to annually submit specified audited financial reports to the Insurance Commissioner no later than June 30th for the year ending December 31st, immediately preceding; establishing a penalty of $100 per day up to and including July 10th and $50 per day thereafter for failure to comply; allowing the Insurance Commissioner to set requirements for the form and content of the report; and allowing the Commissioner to grant an extension for filing if just cause is found.
Senator C. Riley (Department - Licensing and Regulation)

Ch. 90/HB 507 MARYLAND AUTOMOBILE INSURANCE FUND

Correcting an error by repealing designated provisions of law relating to the Maryland Automobile Insurance Fund and specified reporting requirements under the State Finance and Procurement Article.
Delegate Taylor (Department - MAIF)

Ch. 110/HB 992 INSURANCE - CERTIFICATES OF GUARANTEE -MC/PG 28-87 (Emergency Bill)

Exempting from the Insurance Code certificates of guarantee issued on behalf of contractors for the purpose of satisfying bond requirements in Prince Georges and Montgomery Counties; allowing both counties the option of honoring the certificates of guarantee.
Montgomery County and Prince Georges County Delegations (By reg.)

Ch. 264/HB 1218 COUNTY COMMISSIONERS - POOLING AGREEMENTS

Authorizing boards of county commissioners to enter into joint pooling agreements with certain public entities (as defined in Article 48A Section 482B of the Code), for the purpose of purchasing casualty and property insurance or self-insuring casualty and property risks.
Delegate Long, Conway, Pilchard

Ch. 396/SB 835 INSURANCE - RISK RETENTION ACT

Regulating the formation and operation of risk retention groups in the State of Maryland formed in accordance with the provisions of the Federal Liability Risk Retention Act of 1986; permitting the Insurance Commissioner to adopt regulations relating to risk retention groups; providing that risk retention groups and purchasing groups are subject to certain State laws; and generally relating to risk retention groups and purchasing groups.
Senator C. Riley (Department - Licensing and Regulation)

Ch. 420/SB 1002 HEALTH MAINTENANCE ORGANIZATIONS - REGULATION -CERTIFICATE OF NEED

Deleting obsolete references to certain Federal Acts; requiring a certificate of need for certain health care projects proposed by a Health Maintenance Organization; defining criteria to be used by the Health Resources Planning Commission when conducting certificate of need review; altering the restriction on an Health Maintenance Organization's advertising practices; authorizing the Insurance Commissioner to adopt rules and regulations to assure financially sound operations and to monitor the Health Maintenance Organization on a continuous basis until the Commissioner determines the Health Maintenance Organization is operating in a fiscally sound manner; providing for a termination date of June 30, 1988 for certain sections for the Act.
Senator C. Riley (Department - Licensing and Regulation)

Ch. 442/HB 193/SB 733 WORKMEN'S COMPENSATION - SUBSEQUENT INJURY FUND

Increasing from 5 to 6 1/2% the amount payable to the Subsequent Injury Fund on awards rendered against employers, insurance carriers or the State Accident Fund for permanent disability or death, and, for settlement agreements approved on or before July 1, 1987; repealing provisions governing contributions by employers, insurance carriers and the State Accident Fund based on the balance of the Subsequent Injury Fund (if the Fund's assets exceed $1,000,000, no further contribution would be required; if the Fund's assets are below $500,000, the Fund will notify all contributors that contributions are to be resumed); requiring the Director of the Fund to report to the General Assembly by January 20, 1989 on the new percentage contributions.
Delegate Taylor

Ch. 455/HB 354 INSURANCE - CANCELLATION

Requiring insurers to file a plan of withdrawal at least 60 days in advance with the State Insurance Commissioner when the insurer intends to cancel or to not renew certain lines of business or classes of risk; notifying the insured not less than 45 days prior to the cancellation or expiration date of policy; requiring the plan of withdrawal to contain designated information; establishing that the provisions of the Act are severable and have a termination date of June 30, 1989.
Delegate Alexander et. al.

Ch. 466/HB 428 WORKMEN'S COMPENSATION - GROUP SELF INSURANCE

Permitting a community college or regional community college, with approval of the county governing body or bodies, to be considered a county or municipality for the purpose of group self-insuring workmen's compensation; permitting certain governmental entities to participate in a county government's self-insurance workmen's compensation program.
Chairman, Anne Arundel County Delegation

Ch. 489/HB 623 LIFE INSURANCE - INTEREST ON BENEFITS

Requiring interest to accrue and to be payable on a life insurance policy from the insured's date of death to the date proceeds are paid, unless the insurer has paid the benefits within 30 days after the date of death of the insured; and, if proof of death is submitted 180 days following death, interest will begin accruing and be made payable from the date of the submitted proof of death until proceeds of the policy are paid; interest shall accrue and be payable at a rate not less than the rate of interest payable on death proceeds left on deposit with the insurer.
Delegate Munson et. al.

Ch. 495/HB 682 LIFE INSURANCE - EXCLUSION FOR SUICIDE

Establishing that in any newly issued life insurance policy, the 2-year exclusion for death as a result of suicide is deemed to have commenced on the date on which that insurer issuing the new policy first issued a life insurance policy to the insured; providing exceptions; and generally relating thereto.
Delegate Littrell

Ch. 530/HB 1030 INSURANCE - SELF-INSURANCE FOR AMUSEMENT RIDES OR ATTRACTIONS

Authorizing certain owners or lessees of amusement rides (or attractions) that have a gross annual income of at least $15,000,000 to be self-insured for at least $1,000,000 against liability for injury arising out of the use of the ride or attraction, requiring those self-insured to file with the Insurance Commissioner the terms and conditions of the self-insurance; requiring the Commissioner to adopt regulations governing self-insurance of this Act.
Delegate Thomas et. al.

Ch. 565/HB 1347 INSURANCE - FUNDING AGREEMENTS

Authorizing certain insurers to deliver or to issue for delivery one or more funding agreements; specifying persons to whom funding agreements may be issued; specifying purposes for funding agreements; allowing amounts paid to insurers to be allocated to the insurer's general account or separate accounts; authorizing the Insurance Commissioner to adopt regulations regarding funding agreements as annuities for specified purposes.
Delegate Connelly

Ch. 585/SB 775 - Ch. 584/HB 891 WORKMEN'S COMPENSATION

Removing the State Accident Fund from the Department of Personnel; establishing budget and reporting requirements for the Fund; specifying that the Fund is independent of State agencies; altering the method by which the Fund may lay off and reinstate unclassified employees; creating all 11 member task force to study the Fund and to report to the General Assembly by December 1, 1987; providing for July 1, 1988 enactment date for specific changes made.
Senators Bromwell and Collins

Ch. 590/HB 238 REGULATION OF COMPETITIVE RATING

Establishing competitive rating for worker's compensation insurance; establishing conditions for prior approval of filed rates; requiring the collection and reporting of liability insurance data and worker's compensation experience; creating a Worker's Compensation Benefit and Oversight Committee; requiring annual audits of the State Accident Fund; providing delayed effective and termination dates for specified provisions; and generally relating thereto. Effective January 1, 1988.
The Speaker (Administration)

Ch. 591/HB 239 WORKER'S COMPENSATION - TREATMENT AND BENEFITS

Defining vocational rehabilitation and public safety employees; requiring registration and public safety employees; requiring registration of vocational rehabilitation providers with the Workmen's Compensation Commission and incorporating a penalty that no compensation is payable to unregistered providers; requiring an insurer or self-insurer to file vocational rehabilitation progress reports with the Workmen's Compensation Commission by designated dates and providing for a maximum fine of $500 for failing to file reports; changing the workmen's compensation benefit structure by adding a lower tier for permanent partial injury and placing a cost of living allowance on permanent total disability and death; requiring employers and insurers to make timely objections and timely payments regarding the awards; providing for penalties; requiring physicians to use certain guidelines when determining injuries; empowering the Commission to refer any physician or health care provider for disciplinary review.
The Speaker (Administration)

Ch. 592/SB 225 MEDICAL MALPRACTICE - STATUTE OF LIMITATIONS

Changing the time period when a suit may be filed by a claimant under the ages of 11 and 16; providing for certain exceptions; clarifying language.
The President (Administration) and Senator Boozer

Ch. 593/SB 235 MEDICAL MALPRACTICE - COMMISSION ON MEDICAL DISCIPLINE

Strengthening the physician peer review process by assigning an Assistant Attorney General to assist the Commission on Medical Discipline; altering the renewal fee from $25 to $45 annually.
The President (Administration)

Ch. 594/SB 237 LOCAL GOVERNMENTS AND EMPLOYEES - TORTS

Requiring local governments to provide for defense of employees acting within the scope of employment; limiting liability coverage to $200,000 per individual claim and $500,000 per total claims; setting forth notice requirements needed to bring about an action against a local government or its employees; prohibiting local governments from certain governmental immunities; requiring insurers providing liability insurance to local governments to submit data on the coverage to the Insurance Commissioner; requiring the Insurance Commissioner to report findings on the impact of the Act to the Legislative Policy Committee of the General Assembly by October 31 of each year through October 31, 1997.
The President

Ch. 595/HB 243 INSURANCE COMMISSIONER - LIABILITY INSURANCE REPORTING

Requiring insurers to submit an annual report containing its liability insurance experience in Maryland and other states; requiring the Insurance Commissioner to develop a uniform statement for filing insurers' reports and to submit the collected data and to make recommendations to the General Assembly and the Governor on or before October 1 of each year; establishing that insurers' reports are made under penalty of perjury. Effective January 1, 1988.
The Speaker (Administration et. al.)

Ch. 596/HB 1593 MEDICAL INJURY AWARDS - MODIFICATION AND REMITTITUR

Allowing a Judge or an Arbitration Panel to offset an award by the amount received through collateral sources; providing for admissibility or unmodified arbitration awards in judicial proceedings; allowing the Insurance Commissioner to make rules and regulations necessary for the Act; requiring the Commissioner to collect certain information from insurers and to submit the report to the Governor and the Maryland General Assembly on or before October 1 detailing its findings; creating an 18 member Tort and Insurance Reform Oversight Committee.
The Speaker and Delegates Horne and Arnick

Ch. 601/SB 14 COMMUNITY RECREATION PROGRAMS - VOLUNTEER IMMUNITY FROM LIABILITY

Prohibiting the imposition of personal liability for damages on specified volunteers of community recreation programs; creating exceptions for liability arising from gross negligence or misconduct.
Senator Boozer (et. al.)

Ch. 602/SB 18 LIABILITY INSURANCE - NOTICE OF CANCELLATION OR PREMIUM INCREASE

Requiring an insurer to notify both the insured and the agent at least 45 days in advance of a 20 percent or greater increase in policy premium; and generally relating to property and casualty insurance.
Senator Boozer

Ch. 620/SB 460 MEDICAL CLINICS - IMMUNITY FROM CIVIL LIABILITY

Granting certain limited immunity from civil liability to certain licensed physicians and volunteers who worked for charitable organizations that offer health care services; creating an exemption for liability arising from gross negligence or misconduct.
Senator Komenda

Ch. 622/SB 487 PROPERTY INSURANCE - PUBLIC ENTITIES - POOLING

Authorizing certain public entities to pool together for the purpose of purchasing casualty or property insurance or self insuring casualty or property risk, and specifying that an insurance business does not include the pooling together by public entities for the purpose of self-insuring casualty or property risks.
Senator Bromwell

Ch. 630/SB 655 INSURANCE - ASSOCIATIONS AND ORGANIZATIONS POOLING

Allowing certain athletic clubs, charitable organizations, community associations, howeowners' association, and public entities to pool together for the purpose of purchasing casualty or property insurance.
Senator Wagner (Chairman, Anne Arundel County Senators)

Ch. 638/SB 737 MARYLAND AUTOMOBILE INSURANCE FUND - CLAIMS NOT COVERED BY INSURANCE

Eliminating obsolete provisions and procedures relating to the Maryland Automobile Insurance Fund; providing for the exclusion form coverage of specified claimants; modifying procedures for claims and actions against the Fund and making specified procedures a precedent for recovery; providing for Fund authority without court approval; providing for the payment of interest.
Senator C. Riley (Department - MAIF)

Ch. 645/SB 912 WORKER'S COMPENSATION INSURANCE - UNINSURED EMPLOYER'S FUND

Authorizing employers to insure against liability for workers' compensations by participating in a self-insurance group; requiring annual reports from employers who self-insure; requiring an assessment of such employers for actuarial studies and audits; allowing the Board of the Fund to establish reserves; expanding the limits of the Fund for 2 years to insure a balance of $1,000,000 and no less than $500,000; allowing the Board to assess an additional 1% if it determines that reserves are inadequate; providing for a termination date of June 20, 1989.
Senator C. Riley (Department - Uninsured Employers Fund)

Ch. 663/HB 375 PROPERTY INSURANCE - PUBLIC ENTITIES - POOLING

Authorizing certain public entities to pool together for the purpose of purchasing casualty or property insurance or self-insuring casualty or property risk; and specifying that an insurance business does not include the pooling together by public entities for the purpose of self-insuring casualty or property risks.
Delegates Lutz and Clark

Ch. 694/HB 1038 ASSOCIATIONS AND ORGANIZATIONS - IMMUNITY

Prohibiting imposition of personal liability on certain volunteers provided that there is an insurance policy covering the organization or association in an amount not less than $200,000 per individual or $500,000 per total claim; providing for exceptions if the person is found to have acted with malice or gross negligence.
Chairman, Anne Arundel County Delegation

Ch. 750/SB 165 CHARITABLE ORGANIZATIONS - VOLUNTEER IMMUNITY FROM LIABILITY

Prohibiting the imposition of personal liability for damages on certain volunteers who perform services for charitable organization but do not receive compensation; defining certain terms; providing for certain exceptions.
Senator Boozer

Ch. 751/HB 1178 CHARITABLE ORGANIZATIONS - VOLUNTEER IMMUNITY FROM LIABILITY

Prohibiting the impositions of personal liability for damages on certain volunteers of charitable organizations; providing certain circumstances under which personal liability for damages will and will not be imposed; and generally relating to civil liability for damages of volunteers of certain charitable organizations.
Delegate Curran

Ch. 775/SB 46 INSURANCE AGENTS AND BROKERS - CANCELLATION OR AMENDMENT OF CONTRACTS

Prohibiting an insurer from canceling or amending written agreements with an agent or a broker with respect to property or casualty insurance because of an adverse loss ratio experience.
Senator Bonvegna

Ch. 776/HB 308 INSURANCE AGENTS AND BROKERS - CANCELLATION OR AMENDMENT OF CONTRACTS

Prohibiting an insurer from canceling or amending written agreements with an agent or broker with respect to property and casualty insurance because of an adverse loss ratio experience.
Delegates Connelly and Hixson

In addition, the following Joint House Resolutions were signed.

Res. No. 2/SJR 10 **ALZHEIMER'S DISEASES - CONTINUATION OF COORDINATING COUNCIL**

Requesting the Governor to continue a coordinating council to advise the Interagency Committee on Services to the Aging on certain programs relating to Alzheimer's disease and related disorders' requiring the Committee to submit its findings to the Governor and the General Assembly by December 1, 1987 and to submit a final report by November 1, 1988.
Senator Yeager

Res. No. 12/HJR 29 **GOVERNOR'S TASK FORCE ON MANDATED HEALTH INSURANCE BENEFITS**

Requesting the Governor to establish a task force on Mandated Health Insurance Benefits; requiring the Task Force to report to the Governor and the Legislative Policy Committee on or before November 1, 1987.
Delegate Arnick

Res. No. 16/HJR 55 **COMPREHENSIVE TRAUMA REHABILITATION SERVICES COORDINATING COUNCIL**

Requesting the Governor to appoint a coordinating council to develop a comprehensive rehabilitation services program for individuals who have experienced traumatic injuries.
Delegate LaMotte

1987 Regulations

(November 1, 1986 - October 31, 1987)

Title 09 - Subtitle 30

Adopted Regulations

Chapter 54 - Health Maintenance Organizations - amendment to regulation .04 Certificate of Authority and Fiscal Requirements
Effective Date: June 29, 1987

Chapter 71 - Group Annuity Contract - new regulations .01 - .07
Effective Date: February 23, 1987

Chapter 72 - Medical Malpractice, Closed Claim Surveys - new regulations .01 - .04
Effective Date: July 12, 1987

Chapter 81 - Penalties - new regulations .01 - .02
Effective Date: August 24, 1987

Proposed Regulations

Chapter 16 - Regulation of Securities in the Names of Nominees - new regulations .01 - .03
Proposed: June 19, 1987

Chapter 16 - Registration of Securities in the Names of Nominees and the Deposit of Securities in the Depository Trust Company - repeal of regulations .01 - .02
Proposed: June 19, 1987

Chapter 73 - Group Self-Insurance for Workers' Compensation - new regulations .01 - .04
Proposed: November 21, 1986

Chapter 74 - Insurance Agents - Continuing Education Requirements - new regulations .01 - .12
Proposed: August 28, 1987

Chapter 77 - Group Health Insurance - Continuation of Coverage of Divorced Spouses - new regulations .01 - .10
Proposed: August 28, 1987

Chapter 80 - Group Health Insurance Options for Alzheimer's Diseases of the Elderly - new regulations .01 - .04
Proposed: September 25, 1987

Chapter 82 - Dental Plans - General Provisions - new regulations .01 - .09
Proposed: June 19, 1987

Chapter 83 - Group Health Insurance - Continuation of Coverage of Surviving Spouses - new regulations .01 - .11
Proposed: August 28, 1987

Chapter 84 - Group Health Insurance - Continuation of Coverage for Involuntarily Terminated Employees - new regulations .01 - .11
Proposed: August 28, 1987

Chapter 85 - Investments of Life Insurers in High Yield - Risk Obligations - new regulations .01 - .06
Proposed: October 9, 1987

Chapter 45 - Filing of Forms for Approval - new regulation .17
Proposed: January 17, 1986
Withdrawn: August 28, 1987

Chapter 51 - Standards for Credit Life, Credit Health, and Involuntary Unemployment Benefit Insurance - amendment to regulation .24
Proposed: January 17, 1986
Withdrawn: September 10, 1987

RECEIVERSHIPS

The Maryland Indemnity Insurance Company

On or about March 3, 1976, the Maryland Indemnity Insurance Company consented to an Order of the Circuit Court of Baltimore City placing it into Rehabilitation, and appointing the Insurance Commissioner, Rehabilitator. During the period of Rehabilitation, the Company's financial strength steadily deteriorated and on September 16, 1977 the Insurance Commissioner petitioned the Court to terminate the Rehabilitation and place the Company in liquidation. On December 16, 1977 the Insurance Commissioner was appointed Receiver by the Court. Assets of Maryland Indemnity Insurance Company have been marshalled by the Receiver amounting to approximately $3,000,000. Claims filed with the Receiver against the assets amount to approximately $5,600,000 with additional claims still to be received from the Maryland Guaranty Associations on open claims still being adjusted by them. A plan of operations to ostensibly close out the Maryland Indemnity Insurance Company receivership in the calendar year 1986 is currently being pursued.

LIQUIDATIONS

EASTERN INDEMNITY COMPANY OF MARYLAND

The Company was placed in liquidation January 28, 1985. As of May 1, 1987 the Receiver reported assets of $5,168,060 and estimated liabilities of $62,280,339

The Maryland Indemnity Insurance Company

The Company, a multiline insurer, was placed in liquidation December 16, 1977. The Company was operating in six (6) states at the time of liquidation. As of year end 1986, the liquidator had assets of $2,211,400 and estimated liabilities of $5,761,358.

A plan of operation to close out the Maryland Indemnity Insurance Company Receivership is currently being pursued.

The American Centennial Life Insurance Company in Liquidation
Southern Life Insurance Company in Liquidation

In December, 1982, the Circuit Court for Baltimore City, by Joseph H. H. Kaplan, appointed James A. Perrott as Receiver of the above named Companies.

Section Reports to the Commissioner

Assistant Attorney(s) General

The Assistant Attorney(s) General, assigned to the Insurance Division, act primarily as counsel to the Insurance Commissioner and the members of the Insurance Division. The Assistant Attorney(s) General's primary task is to interpret the Insurance Code for the Insurance Division and supply the necessary statutory construction in the form of Attorney General Opinions, advice of counsel letters or oral communication. An equally important function of the Assistant Attorney(s) General is that of litigation. The Assistant Attorney(s) General defend suits against the Commissioner and appeals from his administrative orders, as well as, institute suits on behalf of the Commissioner to enforce the provisions of the Insurance Code.

All legislation proposed by the Insurance Division to the General Assembly is reviewed for legal sufficiency by the Assistant Attorney(s) General. All regulations proposed by the Division undergo the same review process. The Assistant Attorney(s) General aid the Commissioner in his statutory role as Receiver or Liquidator of insolvent insurance companies.

Among the many other duties of the Assistant Attorney(s) General are the drafting and review of legal forms for the Division, answering correspondence from other State Insurance Departments and advising individual members of the Division on legal problems that arise with their assigned regulatory duties.

Administrative Procedures and Appeals

The Administrative Procedures and Appeals (AP&A) function is responsible for the overall coordination, control, security and conclusion of all complaint, disciplinary or appeal cases emanating from a citizen, insurance agent, insurance broker, insurance company or from within the Maryland Insurance Division that require an administrative hearing. Cases are received, given a case control number, reviewed and forwarded to the Office of Administrative Hearings. An Order of Hearing is issued by the Hearing Examiner and the case is returned to AP&A for recording the disposition of the case, distribution of copies of the Hearing Order, fine/penalty collection, appeal or for future public information reference.

AP&A also receives Orders for Appeal and is responsible for issuing subpoenas, preparing the record and notifying all parties to the appeal, as required by the Maryland Rules of Procedure. Close contact is maintained with the Attorney General's office.

Arranging for an administrative hearing, by notifying all parties; the scheduling of hearing room facilities; the appearance of a Court Reporter, the Circuit Court transcript preparation of records and tapes, the review of case files the certification of documents, Public Information Act requests, notifying various Maryland State's Attorneys for possible criminal prosecution and special assignments of the Deputy or Insurance Commissioner, are some associated functions.

As the result of a 1973 law, concerning automobile policy terminations, a large number of citizen/policyholder protests continue to be referred for hearing determination.

1,510 administrative hearings were conducted during the fiscal year 1986 which involved policy termination matters. 99 were of a miscellaneous or disciplinary nature.

519 informal pre-hearing conferences were held to determine whether the insurer should be ordered to continue policy coverage for their insureds. These pre-hearing conferences resolved each case to the satisfaction of the insured/insurer by voluntary settlement, reinstated dismissal, renewal of policy or withdrawal of the protest by the insured.

33 administrative hearing decisions were appealed and 19 transcripts were prepared and transmitted to the Office of the Attorney General and the Circuit Court for Baltimore City during 1986.

Financial Examination and Licensing Section

The Financial Examination and Licensing Section is responsible for the licensing of companies, agents and brokers, the financial examination of domestic and foreign insurance companies, and the audits for admitted and applicant companies for solvency and compliance with the Maryland Insurance Code and Regulations. This Section also is the major revenue producing section of the Insurance Division collecting not only fees for licensing but also examination expenses and over $120 million dollars in premium taxes. These premium taxes include authorized and unauthorized premium taxes, along with retaliatory fees and taxes.

The field examiners are operating under the provisions of Section 30 of Article 48A of the Annotated Code of Maryland (1986 Replacement Volume) which states: "The Insurance Commissioner shall examine the affairs, transactions, accounts, records and assets of each authorized insurer, management company or owned or controlled subsidiary of such insurer and each rating organization as often as he deems advisable. He shall so examine each domestic insurer not less frequently then every five (5) years." Section 18(2) provides for appointment or employment of examiners to conduct or assist in the examination of insurers. The field examiners conduct examination in the home and branch offices to

determine the financial condition of the various authorized insurance companies throughout Maryland and the United States. The Reports on Examinations are typed, collated and issued by the Financial Examination Section.

The field examiners also examine the books and transactions of the various licensed surplus line brokers. Maryland Insurance Examiners conducted or participated in the examinations of twenty-one (21) life, property-casualty, title and non-profit companies along with eight (8) HMOs during the year 1986.

The expenses for these examinations are paid by the companies being examined as provided for under 48A Section 33 "Examination Expenses". This Section bills the companies, maintains the records and collects the examination expenses billed under the Insurance Code.

The field examiners also perform audits of the Annual Tax Reports in the Division's Offices during the latter part of March each year. The audit staff follows this procedure by assessing companies for additional taxes or fees.

The Audit Staff is reponsibile for annual audits of approximately fifteen hundred (1,500) Annual Statements filed by the various insurance companies transacting the business of insurance in the state. The Audit Staff also compiles the statistical table data for this Report along with the required statistics for MAIF and the two Guaranty Associations. The Staff also furnishes data to the various Legislative Committees and other governmental agencies when requested.

The Company Licensing Unit annually renews certificates of authority, which enable the insurers to transact insurance business in Maryland, processes all new company applications for a Certificate of Authority, has the responsibility of maintaining files on each licensed company, issues a Directory of Authorized Insurance Companies, HMOs and Motor Clubs; and prepares lists of Accepted Reinsurers and Surplus Lines Insurers. The Unit also issues updates to the above Directory and Lists.

The Licensing Staff, during 1986, issued or acted on the following:

Applications for Admission

Pending January 1, 1986		93
Received during 1986		79
Total		172
New Certificates of Authority issued	73	
Applications rejected and/or voluntarily withdrawn	19	
Total		92
Pending December 31, 1986		80

The Agents and Brokers Licensing Unit compiled the following statistics for January 1, to December 31, 1986.

EXAMINATIONS

TOTAL EXAMINATIONS:

Maryland Examinations Given During Period	9,596

NEW SYSTEM

1. CERTIFICATE OF QUALIFICATION

Original, Resident Agent	4,166
Original, Non-Resident Agent	2,211
Original, Resident Broker	56
Original, Non-Resident Broker	176
Original, Resident Agent/Broker	49
Original, Non-Resident Agent/Broker	11
Original, Surplus Lines Broker	56
Temporary, Agents	1,733
Corrections/Duplicates/Amendments	2,130
Temporary, Agent Duplicate	-0-
Agent Appointment/Cancellations	-0-
Revocation/Suspension	284
Certifications	12,213
Certificates-No fee	-0-
Certificates of Qualifications Issued	25,080

2. AGENTS APPOINTMENTS

Agent Appointments	48,198
Temporary, Agent Appointments	2,142
Modification	956

Property and Casualty Bureau

The Property and Casualty Bureau is responsible for the review and examination of property and casualty insurance filings (including Title, Workmen's Compensation, and Mortgage Indemnity in addition to the general property and casualty) pertaining to rates, manuals, policies, rate schedules or rating plans and every modification of any of the foregoing which the filer proposes to use. The Section attempts to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate, or unfairly discriminatory. It submits recommendations to the Commissioner on action to be taken on filings involving rate increases or more restrictive policy provisions which cause the equivalent of a change in rates.

In addition to the above, it reviews statistics or data submitted by motor clubs to substantiate that fees collected are reasonable in relation to services rendered, reviews applications filed for rates on a consent basis for approval or disapproval, processes individual risk filings, reviews statistical plans for the reporting of premiums and losses, and processes registrations of premium finance companies.

The following is a summary of the filings received and action taken during the year:

PROPERTY AND CASUALTY

Summary of Filings Received and Action Taken

1986 Annual Summary

LINE	Rules and Rates				Forms			Deviations				Total			
	Appr.	Disap.	CR	Total	Appr.	Disap.	Total	Appr.	Disap.	CR	Total	Appr.	Disap.	CR	Total
AUTOMOBILE	-	3	507	510	382	19	401	-	-	21	21	382	22	528	932
BURGLARY	-	-	18	18	30	-	30	-	-	1	1	30	-	19	49
FIRE & ALLIED LINES	-	-	55	55	45	3	48	-	-	20	20	45	3	75	123
GLASS	-	-	2	2	4	-	4	-	-	2	2	4	-	4	8
HOMEOWNERS	-	4	218	222	219	16	235	-	-	6	6	219	20	224	463
GENERAL LIABILITY	42	7	266	315	306	28	334	-	-	7	7	348	35	273	656
INLAND MARINE	-	-	63	63	96	4	100	-	-	8	8	96	4	71	171
COMMERCIAL MULTI-PERIL	-	3	261	264	318	15	333	-	-	17	17	318	18	278	614
FIDELITY - SURETY	73	-	-	73	39	-	39	3	-	-	3	115	-	-	115
TITLE	4	-	-	4	18	-	18	-	-	-	-	22	-	-	22
WORKMEN'S COMPENSATION	11	-	-	11	47	-	47	28	-	-	28	86	-	-	86
OTHER - MISC.	-	3	229	232	430	51	481	-	-	2	2	430	54	231	715
TOTAL	130	20	1,619	1,769	1,934	136	2,070	31	-	84	115	2,095	156	1,703	3,954

*Competitive Rating

Consent-to-Rate Applications Totaling 1,397 Were Processed.

Market Conduct Examination Section

This examination unit was organized in September of 1982. The first examination began in November, 1982.

One of the Division's major responsibilities is to evaluate compliance by insurers with statutes and regulations relating to market conduct practices of insurers and their dealing with policyholders and claimants in Maryland. The four key market conduct areas examined are:

1. Sales and Advertising;
2. Underwriting;
3. Rating; and
4. Claims.

There were ten market conduct examinations completed and reports filed in 1986. Twelve examinations were in progress as of January 1, 1987. As a result of the completed examinations in 1986, the following administrative penalties were collected:

Metropolitan Property & Liability Insurance Company Metropolitan Casualty Insurance Company Metropolitan General Insurance Company	- $35,000
Commercial Union Insurance Company American Employers Insurance Company Employers Fire Insurance Company Northern Assurance of America	- $ 2,000
Prudential Property & Casualty Insurance Company Prudential Commercial Insurance Company Prudential General Insurance Company	- $ 2,000

Examinations are made pursuant to Section 30 of Article 48A of the Annotated Code of Maryland (1979 Replacement Volume, as amended).

Life-Health Bureau

The Life-Health Insurance Bureau is composed of three sections: Actuarial, Market Conduct and Complaint and Investigation.

Life-Health Actuarial Section

The Life-Health Actuarial Section is concerned with the actuarial aspects of the regulation of life insurance and health insurance. Every form of life insurance policy, health insurance policy, and annuity contract in this State must be submitted to the Insurance Commissioner for prior approval. The review of these forms represents one of the chief functions of the Section.

The Section also is charged with making an annual valuation of the reserve liabilities of life insurance companies operating in the State of Maryland. Since the reserves representing these liabilities are generally the largest liability items of the respective life insurers, this work is most important in connection with determining the solvency of the companies concerned.

When domestic life companies are examined, the Life Section participates in the examination not only as to the reserve liabilities, but also in regard to other asset and liability items of an actuarial nature such as dividends payable, deferred premiums receivable, and nonforfeiture benefits granted. During the course of examination, problems relating to procedures, methods, management policies and company surplus levels are generally reviewed and discussed with the examiners as well as with the officers of the companies being examined.

This Section reviews applications for licenses of health maintenance organizations, reviews the forms and contracts of these organizations, and maintains an ongoing liaison with existing Maryland health maintenance organizations and those in course of formation in the State.

This Section also reviews rate filings to see that the rates are not insufficient, insecure or impracticable, and in the case of health insurance rate filings, to see that the benefits provided in the policies are reasonable in relation to the premiums charged. For credit life and health insurance, Medicare supplement policies and specified disease policies, rate filings are reviewed to ascertain compliance with the regulations regarding these rates.

Companies issuing credit life or credit health insurance must file detailed reports annually regarding these operations. The reports are reviewed carefully to see whether the rate standards required by regulation are being adhered to and also whether the standards should be revised.

Reports are solicited from all insurers doing health insurance business in Maryland with regard to procedures employed by the companies to control health insurance costs.

This Section is frequently called upon to assist the Complaint and Investigation Section in connection with numerous technical questions regarding complaints. In addition to the complaints handled by the Complaint and Investigation Section, the Actuarial Section directly handled about 2,150 inquiries and complaints in 1986 which were referred to it for various reasons.

Applications for admission of life companies to Maryland are reviewed by the Life Section and recommendations are made to the Commissioner based on this review. In calendar year 1986 there were 73 such reviews made.

During the calendar year 1986, 23,692 forms of life and health policies and annuity contracts were reviewed for compliance with statutory and regulatory compliance. Also, 1,146 premium rate filings were received and reviewed. The Section handled over 21,650 pieces of correspondence.

The amount of life insurance in force in domestic Maryland companies as of December 31, 1986 was almost $47 billion, the reserves for which were $4,262,076,600.

As of December 31, 1986, over three million persons in Maryland were covered by life insurance under eight million policies, the face amount of which was about $138,250,000,000.

The amount of new ordinary life insurance currently being purchased in Maryland is approximately $19,200,000,000 annually.

The average amount of life insurance in force per family in Maryland is approximately $78,700.

The administration of the recently enacted Dental Plan Organization Act, as well as of the granting of special annuity permits to non-profit educational and religious organizations, fall under the purview of the Actuarial Section.

For services performed by the Life-Health Actuarial Section in verifying policy reserves, insurers were charged approximately $1,017,203.

Life-Health Market Conduct Section

The purpose of this recently established section is to see that the insurers and agents are abiding by the insurance laws and regulations, that they are treating their insureds equitably and in accord with the policy contract provisions, and that they advertise insurance products fairly, that they charge correct premium rates, and that they are otherwise properly servicing policyholder needs.

The personnel in this unit visit insurance company home offices, as well as agents' offices, to conduct an examination into these matters. When necessary they also visit and interview individual policyholders.

The cost of the examinations is borne by the insurers being examined. During 1986, 36 licensed companies were examined. The amount charged to the companies was approximately $44,000. In addition, $32,800 in fines were assessed as a result of the examinations of this unit.

Life-Health Complaint and Investigation Section

This busy section receives complaints and inquiries from policyholders as well as from the public in general. Information is supplied in response to the inquiries most of which come by telephone.

Complaints are investigated, and where appropriate, settlements obtained for the policyholders. During 1986, $1,293,957 in claims were thus obtained for the benefit of policyholders.

During this period the unit received about 2,900 complaints and 13,000 inquiries and wrote over 2,500 letters.

Complaint and Investigation/Property and Casualty

As a service to policyholders, beneficiaries, and claimants and as a means of checking the compliance and performance of insurance companies, agents, and brokers, the Complaint Section

receives and investigates complaints and requests for information about policy contracts and other insurance problems and questions. This section investigates the cancellation or non-renewal of insurance policies and maintains a review of automobile and property insurance cancellations to protect those who are cancelled without valid cause. Facts disclosed by these investigations may lead to the suspension or revocation of licenses. The operation of this service frequently results in the return of unearned premium or the collection of unpaid claims. Investigators visit outlying cities to provide advisory services to these areas. Announcements to local news media are distributed in advance to notify the public of the availability of this service.

In those instances where an investigation results in the need for a hearing, this Section prepares and presents the case for Hearing. In 1986, this Section prepared 1,453 disciplinary or Section 35 Hearings.

During the calendar year 1986, a total of 12,800 written complaints were received. There were 77,059 inquiries received. An inquiry is usually made by telephone and concerns a question or subject that can be satisfactorily concluded on the basis of a single conversation.

As a result of processing the justified complaints made to this Section, a total of $1,593,648.61 was recovered for Maryland residents from insurance companies, agents or brokers.

Under statutory provision of Article 48A, Section 240AA effective January 1, 1973, which gives the citizens of the State of Maryland a right to protest auto terminations and/or surcharges; there were 12,004 instances where policyholders took advantage of administrative procedures to protest and request hearings against proposed cancellation or non-renewal action by their insurer.

Agency Investigation Section

The Enforcement Section, in addition to performing its regularly assigned tasks of approving agent's licenses requests, agency inspections and handling disciplinary actions involving agents was occupied in an investigation concerning two insurance carriers facing Chapter 11. That investigation and subsequent settlement caused the temporary addition of a Staff Attorney and two investigators and entailed meetings with over half of the twenty-five hundred Maryland policyholders who had invested over $120 million dollars in those insurance companies.

Through the cooperation of the National Association of Insurance Commissioners and other insurance companies all the Maryland insureds investments were protected along with a reasonable rate of return.

The following statistical data was compiled by the Enforcement Section for 1986:

1. Complaints from insurers and consumers involving agents (agencies) - 307.

2. Citizen complaints from field trips - 136.

3. Criminal Record Check without record - 6,189.

4. Privileged Communications processed - 83.

5. Actual agent or agency inspections - 12.

6. Cases sent to hearings - 17.

7. Cases presented at hearings - 12.

8. Cases resolved by Consent Agreement - 16.

This Section on a monthly basis visits both the Eastern and Western counties and accepts the complaints of those citizens. In addition, agency inspections are made on a random basis throughout the State and when requested, speeches are given and meetings are conducted with agent trade associations in an effort to answer their concerns and keep them updated as to new legislation and changes involving insurance practices in Maryland.

FINANCIAL TABLES

SHOWING ASSETS, LIABILITY AND

SURPLUS TO POLICYHOLDERS

AT DECEMBER 31, 1986

These statistics were compiled from the 1986 Annual Statements filed with the Division prior to audit and from the National Association of Insurance Commissioners, Insurance Industry Data Base, of companies licensed to do business in Maryland.

NOTE: Table one through seven for Property and Casualty and Title Companies disclose Maryland business only for Direct Premiums Written and Direct Losses Incurred and Nationwide figures for Gain from Underwriting and Gain from Investments. All tables except 7, 8 and 9 were rounded to the nearest thousand dollars.

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 1

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC STOCK								
ATLANTIC BONDING CO	MD	207	0	999	331	667	-46	89
AVEMCO INS CO	MD	1,651	1,786	127,436	86,014	41,421	6,101	7,133
BANKERS INDEPENDENT INS CO	MD	1,967	1,004	3,751	2,699	1,052	-259	177
BLUE RIDGE INS CO	MD	832	441	11,489	2,339	9,150	901	1,092
CAPITAL GUARANTY INS CO	MD	0	0	114,108	24,499	89,609	-7,454	1,045
CLARENDON NATIONAL INS CO	MD	535	55	473,311	255,753	217,558	-12,988	29,139
CRITERION CASUALTY CO	MD	400	160	9,811	3,542	6,270	605	399
FIDELITY & DEPOSIT CO	MD	0	0	3,842	373	3,469	450	293
FIDELITY & DEPOSIT CO OF MARYLAND	MD	16,013	10,981	398,211	216,800	181,411	-15,389	37,315
GEICO INDEMNITY CO	MD	4,543	2,422	175,798	103,468	72,330	2,174	8,411
GOVERNMENT EMPLOYEES INS CO	MD	133,927	93,637	2,293,724	1,643,418	650,306	28,823	219,543
INS CO OF MARYLAND	MD	-119	151	4,735	471	4,264	-154	446
MARYLAND CASUALTY CO	MD	37,296	20,426	2,833,423	1,985,677	847,746	-84,788	137,888
MID-ATLANTIC MEDICAL INS CO	MD	220	0	3,520	267	3,253	-112	108
MONUMENTAL GENERAL CASUALTY CO	MD	890	468	5,229	2,007	3,223	357	353
OLD REPUBLIC MORTGAGE ASR CO	MD	0	0	24,543	16,151	8,393	-2,383	2,380
PARAMOUNT INSURANCE CO	MD	4,144	2,148	3,011	2,456	556	242	207
PENINSULA INS CO	MD	9,256	4,041	13,489	9,888	3,601	-321	899
PRUDENTIAL MORTGAGE INS CO	MD	418	251	6,289	0	6,289	2,206	5,608
UNITED STATES FIDELITY & GUARANTY CO	MD	57,740	32,396	7,025,483	5,785,578	1,239,905	-353,315	560,439
*TOTALS		269,910	170,367	13,532,202	10,141,731	3,390,473	-435,350	1,012,966

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 2

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC MUTUAL								
BALTIMORE EQUITABLE SOCIETY	MD	66	401	36,417	10,653	25,764	-1,126	6,845
BRETHREN MUTUAL INS CO	MD	24,510	11,066	33,364	14,903	18,461	-1,210	2,229
COMMONWEALTH MUTUAL INS CO OF AM	MD	2,051	273	1,643	816	827	-95	115
FARMERS & MECH MU I ASN OF CECIL CTY	MD	746	295	1,032	202	829	111	58
FARMERS MUTUAL F I C OF DOG HILL	MD	735	427	2,682	244	2,438	15	160
GRANGERS MUTUAL INS CO	MD	3,433	1,137	7,573	2,521	5,051	-158	355
HARFORD MUTUAL INS CO	MD	16,484	5,946	63,764	40,756	23,008	-29	3,751
INTERNATIONAL INS CO OF TAKOMA PK MD	MD	9,405	2,844	64,501	48,968	15,533	-7,967	7,088
MEDICAL MUTUAL LIAB INS SOC OF MD	MD	39,082	13,244	163,899	149,419	14,480	-14,317	13,312
MONTGOMERY MUTUAL INS CO	MD	20,335	7,962	45,954	25,706	20,248	436	3,709
MUTUAL FIRE INS CO IN CALVERT CTY	MD	1,108	363	2,624	668	1,956	-26	126
MUTUAL FIRE INS CO OF CARROLL CTY	MD	1,524	266	6,056	667	5,389	162	374
MUTUAL INS CO OF FREDERICK COUNTY	MD	1,909	703	12,279	1,306	10,973	171	1,011
TANEYTOWN MUTUAL F I C OF CARROL CTY	MD	97	1	432	14	418	-8	43
*TOTALS		121,485	44,928	442,220	296,843	145,375	-24,041	39,176

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE No. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
ACCELERATION NATIONAL INS CO	OH	43	10	14,019	10,936	8,083	-1,284	1,909
AEGIS SECURITY INS CO	PA	470	67	12,758	7,457	5,301	543	465
AETNA CASUALTY & SURETY CO	CT	88,461	50,971	9,930,902	7,821,723	2,109,179	-355,289	734,169
AETNA CASUALTY & SURETY CO OF AM	CT	0	0	9,880	3,504	6,376	-159	687
AETNA CASUALTY & SURETY CO OF IL	IL	1,487	670	1,569,960	1,221,352	348,608	-49,648	147,624
AETNA FIRE UNDERWRITERS INS CO	CT	278	-208	46,873	23,453	23,420	-870	3,530
AETNA INS CO	CT	6,297	4,270	5,437,235	4,920,001	517,234	-441,275	571,262
AFFILIATED FM INS CO	RI	1,148	488	162,509	109,444	53,065	10,362	15,613
AGRICULTURAL INS CO	SD	1,219	550	5,947	1,862	4,085	-91	566
AGWAY INS CO	NY	30	-3	45,266	33,509	11,758	-11,354	4,753
AIU INS CO	NY	149	140	444,751	368,472	76,279	3,567	20,304
ALBANY INS CO	NY	210	82	92,578	67,048	25,530	-1,988	5,459
ALL AMERICA INS CO	OH	0	0	39,926	29,578	10,348	-1,585	3,156
ALLIANZ INS CO	CA	281	158	238,643	182,787	55,857	-7,203	16,924
ALLIED INS CO	CA	0	0	84,211	70,736	13,475	-2,610	5,208
ALLSTATE INDEMNITY CO	IL	19,524	11,184	47,754	21,718	26,036	0	3,253
ALLSTATE INS CO	IL	204,935	140,487	14,675,849	10,594,160	4,081,690	-592,979	991,437
AMBAC INDEMNITY CORP	WI	3	0	811,663	552,731	258,933	-29,413	73,251
AMERICAN & FOREIGN INS CO	DE	3,947	2,791	266,481	203,965	62,515	-3,562	29,342
AMERICAN ALLIANCE INS CO	AZ	1,061	303	8,516	1,898	6,618	-91	838
AMERICAN AUTOMOBILE INS CO	MO	2,906	1,859	499,410	403,881	95,529	-11,108	20,376
AMERICAN BANKERS INS CO OF FL	FL	6,599	1,605	355,854	273,147	82,707	-15,100	25,310
AMERICAN CASUALTY CO OF READING	PA	5,781	12,638	473,840	381,008	92,832	-26,047	39,618
AMERICAN CENTENNIAL INS CO	DE	1,004	458	580,649	519,774	60,875	-236,175	31,459
AMERICAN CENTRAL INS CO	MO	0	0	6,658	1	6,657	0	554
AMERICAN CONTINENTAL INS CO	MO	1,446	570	112,232	90,491	21,742	-3,896	8,208
AMERICAN CREDIT INDEMNITY CO	NY	932	434	88,075	38,207	49,867	904	9,724
AMERICAN ECONOMY INS CO	IN	952	651	541,715	400,179	141,535	-19,142	41,401
AMERICAN EMPIRE INS CO	OH	0	0	18,407	11,620	6,788	-201	1,605
AMERICAN EMPLOYERS INS CO	MA	7,117	6,107	404,603	304,425	100,178	-22,035	41,609
AMERICAN EXCEL INS CO	IA	1,560	2,184	14,066	9,446	4,620	340	508
AMERICAN FAMILY HOME INS CO	FL	484	131	35,219	27,148	8,071	-1,223	1,257
AMERICAN FIDELITY CO	VT	1,352	995	9,110	0	9,110	0	649
AMERICAN FIRE & CAS CO	FL	6,263	1,777	142,198	88,438	53,760	-2,948	15,677
AMERICAN FREEDOM INS CO	MI	0	0	12,925	8,879	4,046	-744	646
AMERICAN GLOBAL INS CO	NH	0	0	12,236	451	11,785	143	562
AMERICAN GUARANTEE & LIABILITY IN CO	NY	8,954	8,023	182,927	143,415	39,512	-6,016	11,567
AMERICAN HOME ASR CO	NY	3,962	5,263	2,566,295	2,095,181	471,114	-48,365	91,074
AMERICAN INDEMNITY CO	TX	0	0	124,174	95,280	28,895	-8,425	7,890

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
AMERICAN INDEPENDENT REINSURANCE CO	NY	0	0	102,702	89,663	13,039	-10,091	12,249
AMERICAN INS CO	NJ	41,047	20,620	1,519,003	1,205,047	313,956	-34,468	82,102
AMERICAN INTEGRITY INS CO	PA	2,531	597	52,276	33,115	19,161	-4,237	4,454
AMERICAN INTERNATIONAL INS CO	NY	0	0	11,607	749	10,858	-57	1,557
AMERICAN LIVE STOCK INS CO	IL	316	-282	24,582	9,327	15,255	1,480	1,913
AMERICAN LOYALTY INS CO	MN	0	0	35,882	25,262	10,621	-2,152	2,283
AMERICAN MODERN HOME INS CO	OH	7	3	82,140	59,557	22,584	-2,691	6,139
AMERICAN MOTORISTS INS CO	IL	48,756	39,494	856,003	652,009	203,993	-30,029	59,024
AMERICAN NATIONAL FIRE INS CO	NY	9,527	4,576	69,386	58,070	11,316	-2,742	6,439
AMERICAN NATIONAL PROPERTY & CAS CO	MO	32	23	113,176	63,943	49,233	-8,229	17,632
AMERICAN POLICYHOLDERS INS CO	MA	141	211	44,787	34,946	9,841	-2,575	3,391
AMERICAN PROTECTION INS CO	IL	1,379	416	8,073	2,667	5,406	0	496
AMERICAN REINSURANCE CO	DE	0	-3	2,321,466	1,916,859	404,607	7,892	183,689
AMERICAN RELIANCE INS CO	NJ	2,347	817	77,819	37,867	39,952	2,355	9,383
AMERICAN ROAD INS CO	MI	8,631	1,402	921,328	603,886	317,442	1,308	84,498
AMERICAN SECURITY INS CO	DE	4,054	981	220,552	129,211	91,341	-4,499	15,817
AMERICAN STATES INS CO	IN	2,329	963	1,530,135	902,753	627,382	-24,827	89,377
AMERICAN STATES INS CO OF TX	TX	0	0	8,632	75	8,557	0	857
AMERICAN UNION INS CO OF NY	NY	0	0	181,286	135,650	45,637	-9,125	13,807
AMERICAN UNIVERSAL INS CO	RI	239	780	167,190	136,234	30,955	-29,149	13,079
AMERICAN ZURICH INS CO	IL	53	31	31,309	14,340	16,969	-603	1,896
AMERISURE INS CO	MI	4	0	253,328	202,938	50,391	-15,666	26,554
AMEX ASSURANCE CO	IL	33	127	131,906	112,782	19,125	31	2,876
AMGUARD INS CO	PA	4	0	30,303	23,447	6,856	-140	1,479
ARGONAUT INS CO	CA	1,786	-826	1,420,989	1,225,255	195,734	-96,562	101,575
ARGONAUT MIDWEST INS CO	IL	190	-560	179,995	87,386	92,609	-6,927	12,754
ASSOCIATED INDEMNITY CORP	CA	16,746	12,555	100,788	58,916	41,872	-1,610	4,420
ASSOCIATED INS CO	IN	855	190	117,914	85,832	32,082	2,685	6,351
ASSURANCE COMPANY OF AMERICA	NY	6,801	3,590	14,379	142	14,237	0	1,080
ATHENA ASSURANCE CO	MN	1	0	34,688	25,366	9,322	-1,311	3,284
ATLANTA CASUALTY CO	GA	158	230	51,569	36,641	14,927	-1,537	3,767
ATLANTA INTERNATIONAL INS CO	NY	50	4,214	82,193	78,064	4,129	-12,946	2,634
ATLANTIC INS CO	TX	0	4	29,267	20,430	8,838	-789	2,550
ATLAS ASSURANCE CO OF AMERICA	NY	375	11	108,030	68,511	39,519	-1,988	6,050
AUTOMOBILE CLUB INS CO	OH	0	0	54,195	36,422	17,772	-2,256	4,146
AUTOMOBILE INS CO OF HARTFORD CT	CT	13,738	8,248	175,814	140,182	35,632	-5,189	11,814
BALBOA INS CO	CA	1,977	300	272,192	186,143	86,049	-56,693	18,547
BALOISE INS CO OF AMERICA	NY	280	32	12,835	4,829	8,006	117	1,062

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
BANKERS & SHIPPERS INS CO OF NY	NY	0	-11	19,195	7,098	12,097	779	900
BANKERS MULTIPLE LINE INS CO	IA	141	64	67,842	45,371	22,470	10,465	6,214
BANKERS STANDARD INS CO	FL	2,405	986	92,089	72,331	19,757	-2,610	4,849
BAY STATE INS CO	MA	148	1	64,248	23,804	40,445	-94	8,154
BCS INSURANCE CO	OH	18	7	53,767	28,808	24,959	-4,351	7,175
BIRMINGHAM FIRE INS CO OF PA	PA	12,238	1,799	354,399	288,306	66,093	-6,349	12,561
BITUMINOUS CASUALTY CORP	IL	4,109	3,633	217,984	169,270	48,714	-17,930	16,428
BITUMINOUS FIRE & MARINE INS CO	IL	1,001	806	62,774	45,951	16,823	-5,475	4,517
BOND INVESTORS GUARANTY INS CO	IL	1,236	0	219,586	98,388	131,198	233	17,655
BOSTON OLD COLONY INS CO	MA	51	59	98,357	76,426	21,931	-4,445	5,780
CALVERT INS CO	PA	127	-3	24,713	14,202	10,511	-308	1,772
CAMDEN FIRE INS ASN	NJ	578	387	539,230	238,784	300,446	-14,178	45,498
CANAL INS CO	SC	0	0	156,020	119,060	36,960	-2,747	11,947
CAPITAL ENTERPRISE INS CO	KY	1,350	1,630	42,826	19,908	22,918	-4,250	3,569
CAPITAL LANDMARK INS CO	KY	352	- 238	8,111	2,323	5,788	-1,296	957
CAROLINA CASUALTY INS CO	FL	1,360	992	75,202	49,624	25,578	-3,708	4,572
CENTAUR INS CO	IL	0	-1	135,517	131,489	4,028	-35,615	9,095
CENTENNIAL INS CO	NY	6,998	4,164	239,076	182,715	56,361	-6,133	19,717
CENTRAL NATIONAL INS CO OF OMAHA	NE	1,794	167	190,726	145,098	45,628	-9,269	12,567
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	389	77	21,443	11,956	9,488	2,274	1,951
CENTURY INDEMNITY CO	CT	332	-130	50,449	39,994	10,456	-1,450	3,357
CENTURY REINSURANCE CO	DE	0	0	72,067	43,574	28,493	-28,183	5,766
CHARTER OAK FIRE INS CO	CT	24,689	11,063	422,956	345,621	77,335	-16,990	16,649
CHEROKEE INS CO	TN	-1	37	22,398	52,004	-29,605	-75	429
CHICAGO INS CO	IL	1,879	3,692	84,905	65,138	19,767	-11,348	8,050
CHRISTIANIA GENERAL INS CORP OF NY	NY	0	0	130,873	76,755	54,117	-1,997	15,220
CHRYSLER INS CO	MI	730	209	103,942	43,789	60,153	9,806	6,287
CHURCH INS CO	NY	554	120	34,476	14,422	20,054	-6,218	2,332
CIGNA INS CO	CA	3,923	1,327	665,739	557,686	108,053	-13,339	25,195
CIGNA REINSURANCE CO	DE	0	0	826,370	664,783	161,587	-16,364	52,518
CIM INS CORP	NY	1,044	1,269	39,520	11,647	27,864	-555	5,264
CINCINNATI INS CO	OH	18	15	897,394	622,651	274,743	12,781	53,240
CITY INS CO	NJ	7,310	2,571	68,505	42,685	25,820	-3,144	6,368
CIVIL SERVICE EMPLOYEES INS CO	CA	0	0	77,901	45,013	32,888	-4,042	3,981
CLASSIC INS CO	AZ	0	0	16,680	7,556	9,124	-48	978
COLONIAL INS CO OF CA	CA	11,289	7,589	45,325	34,632	10,694	-2,628	2,805
COLONIAL PENN FRANKLIN INS CO	PA	1,056	904	98,174	59,262	38,913	-10,509	3,037
COLONIAL PENN INS CO	PA	5,468	5,848	773,992	561,737	212,255	-81,711	46,139

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
COMMERCE & INDUSTRY INS CO	NY	727	918	702,918	574,954	127,964	-12,697	27,375
COMMERCIAL INS CO OF NEWARK NJ	NJ	1,754	1,037	281,501	216,513	64,988	-5,253	22,591
COMMERCIAL LOAN INS CORP	WI	33	0	31,149	23,978	7,171	-385	1,823
COMMERCIAL MORTGAGE INS INC	WI	0	0	14,440	11,481	2,959	-6,352	987
COMMERCIAL UNION INS CO	MA	8,019	6,223	1,157,230	923,251	233,980	-66,105	95,762
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	3,078	356	157,068	105,428	51,640	-1,734	17,595
COMPASS INS CO	NY	0	0	82,182	78,632	3,550	-17,028	5,386
CONNECTICUT INDEMNITY CO	CT	167	68	74,048	58,743	15,305	-9,758	8,252
CONSOLIDATED AMERICAN INS CO	SC	229	191	49,471	36,812	12,660	-2,204	3,253
CONTINENTAL CASUALTY CO	IL	40,659	17,961	8,039,966	6,198,540	1,841,426	-422,679	699,431
CONTINENTAL HERITAGE INS CO	UT	0	0	3,957	1,939	2,017	52	235
CONTINENTAL INS CO	NH	51,105	20,021	1,646,158	1,295,288	350,870	-44,081	104,052
CONTRACTORS BONDING & INS CO	WA	18	10	12,281	7,917	4,364	299	705
COPENHAGEN REINSURANCE CO OF AMERICA	NY	0	0	41,014	26,567	14,446	-1,110	3,930
COUNTRYWIDE INS CO	CA	0	0	15,366	9,353	6,013	35	812
COVENANT INS CO	CT	0	0	134,761	110,568	24,193	-6,870	11,255
CT GENERAL FIRE & CAS INS CO	CT	0	0	8,334	1,051	7,283	-340	642
CUMIS INS SOCIETY INC	WI	3,541	1,450	246,993	195,351	51,642	-15,369	23,552
DAIRYLAND INS CO	WI	18,592	16,545	429,536	338,429	91,107	-13,103	33,709
DEPENDABLE INS CO INC	FL	272	50	130,340	110,107	20,232	-23,744	8,196
DIXIE INS CO	FL	357	120	25,616	18,136	7,480	-1,014	2,472
ELECTRIC INS CO	MA	275	229	73,992	41,355	32,637	1,081	4,499
EMC REINSURANCE CO	IA	0	0	54,796	37,727	17,069	1,513	3,849
EMCASCO INS CO	IA	23	40	42,241	33,208	9,033	-1,554	3,469
EMPIRE FIRE & MAR INS CO	NE	160	886	109,798	89,304	20,494	-1,315	6,852
EMPLOYERS CASUALTY CO	TX	297	33	775,658	577,539	198,119	3,037	40,156
EMPLOYERS FIRE INS CO	MA	1,152	657	178,352	135,346	43,006	-9,793	20,022
EMPLOYERS REINSURANCE CORP	MO	2,966	1,657	2,938,657	2,259,949	678,707	-78,279	237,218
ERIE INS CO	PA	12,997	9,041	4,966	-1,177	6,143	0	382
EXCELSIOR INS CO	NY	180	-233	61,274	43,853	17,421	-1,678	6,014
FAIRMONT INS CO	CA	0	0	185,362	123,181	62,181	-141	8,634
FARMINGTON CASUALTY CO	CT	1,118	1,084	118,491	91,520	26,971	-3,459	9,269
FEDERAL INS CO	NJ	34,331	25,493	3,450,200	2,468,207	981,992	-52,942	177,464
FEDERAL KEMPER INS CO	IL	6,905	5,187	130,950	106,123	24,827	-10,032	10,832
FEDERATED RURAL ELECTRIC INS CORP	WI	129	29	46,189	35,135	11,054	-451	4,752
FIDELITY & CASUALTY CO OF NY	NH	5,554	2,182	589,367	454,926	134,441	-15,869	43,905
FIDELITY & GUARANTY INS CO	IA	5,783	5,693	10,893	209	10,684	0	1,061
FIDELITY & GUARANTY INS UNDWRS INC	OH	11,376	4,576	49,887	879	49,008	0	2,894
FINANCIAL SECURITY ASR OF IA INC	IA	0	0	75,637	9,612	66,025	-10,032	6,459

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
FINANCIAL SECURITY ASR OF OK INC	OK	159	-70	49,892	4,881	45,011	317	4,505
FIRE & CASUALTY INS CO OF CT	CT	919	720	26,667	20,400	6,267	-3,253	2,594
FIREMAN'S FUND INS CO	CA	13,138	4,565	5,736,529	4,426,319	1,310,210	-107,799	391,357
FIREMAN'S FUND INS CO OF WI	WI	659	246	12,257	6,560	5,698	-161	958
FIREMEN'S INS CO OF NEWARK NJ	NJ	2,886	1,557	1,710,095	1,277,867	432,228	-44,962	96,932
FIREMEN'S INS CO OF WASHINGTON DC	DC	1,216	502	19,178	6,359	12,819	-287	1,407
FIRST FINANCIAL INS CO	IL	0	-1	12,337	7,932	4,405	233	569
FIRST GENERAL INS CO	GA	0	107	34,604	4,348	30,256	-427	2,499
FIRST NATIONAL INS CO OF AMERICA	WA	2,137	1,739	101,742	70,454	31,288	-3,416	8,709
FOREMOST GUARANTY CORP	MI	405	1	115,709	61,236	54,472	-4,780	7,337
FOREMOST INS CO	MI	2,108	1,057	546,911	392,751	154,161	-36,172	40,556
FOREMOST MORTGAGE INS CO	MI	0	0	9,631	4,375	5,256	1,113	584
FORUM INS CO	IL	2,085	1,547	114,724	103,783	10,941	-4,011	9,892
FRONTIER INS CO	NY	0	0	56,741	42,475	14,267	1,017	2,131
GEICO GENERAL INS CO	IA	2,438	3,074	23,321	1,057	22,264	-41	4,674
GEN ELEC GUARANTY INS CORP	NC	0	0	7,139	1,118	6,021	122	841
GEN ELEC MORTGAGE INS CORP OF NC	NC	155	118	140,769	79,459	61,311	-10,999	10,193
GENERAL ACCIDENT INS CO OF AMERICA	PA	31,769	32,535	2,412,066	1,456,359	955,707	-84,224	191,395
GENERAL ELECTRIC MORTGAGE INS CORP	OH	3,825	985	401,413	196,202	205,210	-21,567	29,206
GENERAL INS CO OF AMERICA	WA	1,029	391	870,988	645,818	225,170	-30,746	83,511
GENERAL REINSURANCE CORP	DE	404	372	6,491,546	4,734,008	1,757,538	-118,972	399,587
GENERAL STAR NATIONAL INS CO	OH	156	97	76,344	45,883	30,461	108	3,038
GERLING AMERICA INS CO	NY	0	0	10,555	138	10,416	-108	777
GERMANTOWN INSURANCE CO	PA	75	6	17,590	5,985	11,604	-833	4,850
GLENS FALLS INS CO	DE	4,443	2,599	95,419	75,193	20,227	-2,645	7,315
GLOBE AMERICAN CAS CO	OH	4,114	3,535	42,033	29,806	12,228	-1,199	4,793
GLOBE INDEMNITY CO	DE	5,443	3,914	909,722	706,834	202,889	-12,211	90,491
GRAMERCY INS CO	TX	10	0	4,320	2,020	2,300	-183	218
GRANITE STATE INS CO	NH	3,140	1,489	9,012	203	8,808	0	724
GREAT AMERICAN INS CO	OH	4,124	2,499	2,454,392	1,853,412	600,980	-88,377	444,233
GREAT NORTHERN INS CO	MN	393	-128	174,832	140,172	34,659	-1,845	10,119
GREAT WEST CASUALTY CO	NE	0	0	142,471	111,930	30,541	-4,304	7,721
GUARANTEE INS CO	DE	4	661	28,553	26,044	2,509	-5,983	1,508
GULF INSURANCE CO	MO	882	339	415,334	316,904	98,430	-59,234	41,609
HAMILTON INS CO	DC	745	437	6,873	3,256	3,616	-80	411
HANOVER INS CO	NH	990	150	1,243,422	946,772	296,650	-34,670	71,172
HANSECO INS CO	DE	0	0	593,192	476,917	116,275	-85,109	38,236
HARBOR INS CO	CA	78	2,376	393,003	297,091	95,912	-8,365	39,229

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($0000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
HARCO NATIONAL INS CO	NY	132	687	63,066	42,799	20,267	1,449	2,606
HARTFORD ACCIDENT & INDEMNITY CO	CT	74,114	39,865	3,472,972	2,631,349	841,623	-32,508	167,597
HARTFORD CASUALTY INS CO	NJ	19,819	9,691	541,946	440,275	101,671	-12,093	30,827
HARTFORD FIRE INS CO	CT	33,899	14,115	6,045,823	3,688,835	2,356,988	-83,646	555,156
HARTFORD INS CO OF THE MIDWEST	IN	1,526	112	50,768	37,120	13,648	-1,008	4,172
HARTFORD SM BOIL INSPECTION & INS	CT	3,620	499	561,605	352,614	208,991	32,211	34,047
HAWKEYE-SECURITY INS CO	IA	3	0	74,052	44,829	29,223	1,792	13,433
HERITAGE INDEMNITY CO	CA	0	0	23,529	19,142	4,387	-627	1,478
HIGHLANDS INS CO	TX	215	959	673,275	448,084	225,191	-19,447	52,887
HOME & AUTOMOBILE INS CO	IL	0	0	30,371	9,054	21,318	-1,027	7,854
HOME GUARANTY INS CORP	VA	1,094	145	16,269	12,853	3,416	1,195	1,503
HOME INDEMNITY CO	NH	10,542	22,669	467,565	394,752	72,813	-34,801	53,313
HOME INS CO	NH	13,856	8,267	3,907,638	3,137,255	770,383	-261,397	455,454
HOME INS CO OF IN	IN	-1	-8	63,689	36,898	26,791	-3,111	7,480
HORACE MANN INS CO	FL	5,568	4,497	325,315	248,301	77,013	-31,072	23,625
HOUSTON GENERAL INS CO	TX	1	170	106,320	68,116	38,203	-6,421	8,272
HURON INS CO	PA	214	57	74,334	48,056	26,278	-4,025	2,561
ILLINOIS NATIONAL INS CO	IL	57	-5	17,077	0	17,077	0	1,285
IMPERIAL CASUALTY & INDEMNITY CO	NE	2,636	1,126	405,603	322,006	83,597	-95,742	24,635
INDEMNITY INS CO OF NORTH AMERICA	NY	1,292	603	306,309	184,609	121,699	-6,090	20,949
INDUSTRIAL FIRE & CAS INS CO	IL	0	0	50,681	41,641	9,041	-1,438	2,916
INDUSTRIAL INDEMNITY CO	CA	769	294	1,380,731	1,153,519	227,211	-67,518	121,055
INS CO OF EVANSTON	IL	0	0	39,523	16,679	22,844	-1,096	3,400
INS CO OF GREATER NY	NY	199	-52	34,305	23,017	11,288	-1,040	2,402
INS CO OF NORTH AMERICA	PA	70,815	33,260	4,468,835	3,851,542	617,293	-127,594	272,992
INS CO OF THE STATE OF PA	PA	2,942	849	712,561	587,335	125,226	-12,697	20,814
INTEGON MORTGAGE GUARANTY CORP	GA	2	0	11,248	7,924	3,323	-412	806
INTEGRAL INS CO	MO	200	181	36,974	24,444	12,530	1,955	1,810
INTER CAPITAL ASSURANCE CO	AZ	0	0	9,634	6,951	2,683	-2,125	329
INTERCONTINENTAL INS CO	IL	5	0	35,892	27,843	8,049	-6,525	3,427
INTERNATIONAL BUS & MERC REASSUR CO	IL	67	88	170,752	140,421	30,331	-10,519	6,916
INTERNATIONAL FIDELITY INS CO	NJ	818	103	31,222	24,865	6,356	67	1,583
INTERNATIONAL INDEMNITY CO	GA	0	41	28,433	17,441	10,992	2,366	1,302
INTERNATIONAL INS CO	IL	12,587	15,456	358,569	298,679	59,890	-18,933	28,445
INTERSTATE FIRE INS CO	FL	0	0	14,456	6,947	7,509	-5,245	642
INTERSTATE INDEMNITY CO	IL	18	8	39,327	29,244	10,083	-3,504	4,127
ITT LYNDON PROPERTY INS CO	MO	1,110	143	144,959	109,113	35,845	-11,805	13,164
JC PENNEY CASUALTY INS CO	OH	0	0	353,131	211,964	141,168	-44,170	45,192

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($0001) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
JEFFERSON INS CO OF NY	NY	122	1,077	124,322	103,259	21,062	-4,637	8,816
JEFFERSON PILOT FIRE & CAS CO	NC	734	620	71,246	27,851	43,396	-1,440	4,802
JOHN DEERE INS CO	IL	1,344	872	259,691	164,272	95,419	-2,477	20,949
JOHN HANCOCK INDEMNITY CO	DE	2,989	3,171	31,153	16,472	14,681	-6,151	2,663
JOHN HANCOCK PROP & CAS INS CO	IL	2,330	3,549	35,553	15,993	19,560	-6,151	2,363
KANSAS CITY FIRE & MARINE INS CO	MO	2,581	933	59,807	47,021	12,786	918	5,174
KENTUCKY CENTRAL INS CO	KY	0	0	20,733	14,634	6,099	-2,293	1,876
KEYSTONE INS CO	PA	8,155	5,287	235,966	169,731	66,235	-10,099	16,593
LANCER INS CO	IL	509	248	41,023	27,593	13,431	1,272	1,103
LEADER NATIONAL INS CO	OH	0	0	30,581	25,520	5,061	-9,238	1,225
LEGION INSURANCE CO	PA	162	148	13,038	9,391	3,647	-2,153	658
LIBERTY INS CORP	DE	16,269	9,439	27,712	16,245	11,467	-517	1,942
LINCOLN GENERAL INS CO	PA	3,082	1,697	9,550	6,547	3,003	1,084	358
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	156	212	68,181	33,502	34,678	232	4,343
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	0	0	38,340	1,226	37,114	-729	3,998
MANUFACTURERS ALLIANCE INS CO	PA	12,070	7,342	270,651	223,454	47,196	-4,264	20,557
MARINE INDEMNITY INS CO OF AMERICA	NY	1,049	113	15,735	8,822	6,912	116	1,349
MASSACHUSETTS BAY INS CO	MA	199	70	8,920	187	8,733	0	637
MEAD REINSURANCE CORP	IL	0	40	209,026	206,872	2,154	-86,585	11,650
MEDICAL PROTECTIVE CO	IN	0	0	705,473	563,740	141,733	-45,578	72,217
MERCHANTS INS CO OF NH INC	NH	36	29	85,139	61,949	23,190	-2,538	6,508
MERITPLAN INS CO	CA	0	-7	20,048	4,977	15,071	0	1,932
METROPOLITAN CASUALTY INS CO	DE	3,761	3,600	17,231	8,295	8,936	-920	1,275
METROPOLITAN GENERAL INS CO	DE	94	-92	5,543	824	4,719	-190	447
METROPOLITAN PROPERTY & LIAB INS CO	DE	5,068	3,033	984,065	801,863	182,203	-150,865	104,891
MIC GENERAL INS CORP	IN	0	0	45,627	20,397	25,230	5,984	4,716
MIC PROPERTY & CASUALTY INS CORP	MI	1,158	950	175,465	135,192	40,273	2,994	12,733
MID CENTURY INS CO	CA	0	103	107,971	85,079	22,892	-3,879	5,783
MID-CONTINENT INS CO	PA	982	616	12,224	4,046	8,178	306	1,329
MIDDLESEX INS CO	MA	15	13	169,349	146,667	22,682	-3,882	9,253
MIDLAND PROPERTY & CAS INS CO	NY	0	0	11,661	8,442	3,219	-7,863	849
MINNEHOMA INS CO	AZ	326	71	101,100	77,376	23,724	-2,462	7,670
MISSION AMERICAN INS CO	CA	256	376	181,986	150,001	31,986	-5,824	6,802
MONTGOMERY WARD INS CO	IL	0	0	161,922	65,746	96,176	-16,046	33,933
MORTGAGE GUARANTY INS CORP	WI	3,235	1,413	440,173	187,299	252,874	-3,471	42,496
MOTOR CLUB OF AMERICA INS CO	NJ	0	0	80,472	52,429	28,043	-3,773	4,756
MOTORS INS CORP	NY	3,117	1,553	2,378,972	1,730,521	648,451	-60,180	159,429
MT AIRY INS CO	IN	201	19	9,353	839	8,514	212	735
MUNICIPAL BOND INVESTERS ASSUR CORP	NY	97	-54	842,144	486,926	355,218	1,089	1,059

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
NATIONAL AMERICAN INS CO	NE	2	-6	4,415	-97	4,512	-166	373
NATIONAL AMERICAN INS CO OF NY	NY	0	0	4,465	-37	4,501	-153	333
NATIONAL CASUALTY CO	MI	783	222	139,250	96,248	43,003	-14,795	15,152
NATIONAL CONTINENTAL INS CO	NY	396	46	25,429	15,311	10,118	-48	948
NATIONAL EXCESS INS CO	CA	270	1	8,963	3,149	5,813	-1,858	690
NATIONAL FIRE INS CO OF HARTFORD	CT	3,312	2,923	828,026	645,420	182,605	-44,335	72,116
NATIONAL GENERAL INS CO	MO	1,226	636	87,829	62,694	25,135	176	8,269
NATIONAL INDEMNITY CO	NE	7,252	2,244	1,892,009	827,242	1,064,768	-56,675	137,593
NATIONAL PROPERTY OWNERS INS CO	TN	14	0	10,210	4,445	5,766	-295	713
NATIONAL REINSURANCE CORP	DE	0	0	660,723	511,116	149,606	-16,724	48,008
NATIONAL SURETY CORP	IL	4,030	2,312	500,639	409,831	90,808	-11,269	27,949
NATIONAL UNION FIRE INS CO OF PITTSB	PA	63,012	25,234	2,792,459	2,319,275	473,184	-47,781	94,526
NATIONWIDE GENERAL INS CO	OH	8,111	6,941	33,070	26,927	6,142	-2,628	3,011
NATIONWIDE PROPERTY & CAS INS CO	OH	26,729	27,956	34,133	26,926	7,207	-2,628	2,455
NETHERLANDS INS CO	NH	1,088	105	40,661	29,041	11,619	-1,118	3,870
NEW ENGLAND INS CO	MA	0	60	144,957	109,958	34,999	-8,692	4,322
NEW HAMPSHIRE INDEMNITY CO INC	NH	3	-16	6,568	0	6,568	0	505
NEW HAMPSHIRE INS CO	NH	5,853	2,892	1,529,945	1,188,570	341,374	-124,037	90,167
NEW YORK UNDERWRITERS INS CO	NY	13,104	7,938	378,363	293,603	84,760	-8,062	22,795
NEW ZEALAND REINSURANCE CO OF AM	CA	0	0	57,112	34,656	22,456	-334	2,985
NEWARK INS CO	NJ	213	447	229,035	175,848	53,187	-3,053	25,415
NIAGARA FIRE INS CO	DE	2,845	321	101,186	78,211	22,975	-2,645	7,663
NORTH AMER LUMBER INS CO	MA	0	0	13,524	5,767	7,757	-80	963
NORTH AMERICAN CO FOR PROP & CAS INS	NY	0	0	344,389	191,923	152,466	-16,148	18,562
NORTH AMERICAN REINSURANCE CORP	NY	0	0	893,162	692,024	201,138	-30,511	104,670
NORTH AMERICAN SPECIALTY INS CO	NH	211	10	16,877	1,409	15,468	-690	727
NORTH ATLANTIC CAS & SURETY I C INC	IN	0	0	16,382	682	15,700	-329	334
NORTH RIVER INS CO	NJ	13,175	6,782	1,288,679	1,094,374	194,305	-67,428	119,453
NORTH STAR REINSURANCE CORP	DE	29	-353	414,711	331,992	82,719	-17,968	20,781
NORTHBROOK INDEMNITY CO	IL	1,203	547	12,706	2,556	10,150	0	964
NORTHBROOK NATIONAL INS CO	IL	2,374	1,182	14,144	4,317	9,827	0	994
NORTHBROOK PROPERTY & CAS INS CO	IL	4,510	1,603	117,682	16,371	101,311	0	10,722
NORTHERN ASSURANCE CO OF AMERICA	VT	3,980	3,967	452,108	338,300	113,809	-24,483	55,603
NORTHERN INS CO OF NY	NY	18,459	5,498	42,396	1,367	41,029	0	4,233
NORTHLAND INS CO	MN	1,454	471	143,165	93,308	49,858	-4,084	6,255
NORTHWESTERN NTL CAS CO	WI	298	257	232,929	189,454	43,474	-7,651	12,907
NORTHWESTERN NTL INS CO	WI	133	3,676	420,984	361,045	59,939	-45,257	62,905
NWNL REINSURANCE CO	MN	0	0	148,548	108,534	40,014	-15,468	9,898

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
OCCIDENTAL FIRE & CAS CO OF NC	NC	6	248	115,110	109,633	5,477	-20,338	6,016
OHIO CASUALTY INS CO	OH	17,578	9,279	1,236,096	783,601	452,495	-27,714	68,216
OHIO FARMERS INS CO	OH	9	-1	443,601	248,248	195,353	-10,055	22,935
OHIO HOSPITAL INS CO	OH	11,838	2,039	46,765	42,680	4,085	-8,331	3,275
OHIO INDEMNITY CO	OH	22	4	2,577	572	2,005	7C4	180
OHIO SECURITY INS CO	OH	1,733	1,189	31,467	16,722	14,745	-590	3,104
OLD REPUBLIC INS CO	PA	10,807	4,813	1,007,082	789,988	217,093	22,4C1	59,476
OMAHA INDEMNITY CO	WI	1,806	878	171,089	164,902	6,187	-16,394	11,054
OMAHA PROPERTY & CASUALTY INS CO	DE	127	7	59,896	39,958	19,939	-3,557	1,265
PACIFIC EMPLOYERS INS CO	CA	22,954	16,417	445,995	347,112	98,884	-11,019	24,725
PACIFIC INDEMNITY CO	CA	1,710	2,322	793,337	630,949	162,387	-7,667	58,060
PACIFIC MARINE INS CO	WA	7	-6	58,448	44,855	13,593	-5,428	5,999
PAXTON NATIONAL INS CO	PA	0	-24	10,098	6,782	3,316	-1,170	269
PEERLESS INS CO	NH	1,808	1,287	303,117	224,375	78,742	-8,389	30,551
PENNSYLVANIA GENERAL INS CO	PA	4,470	3,001	353,161	163,368	189,793	-9,807	25,092
PENNSYLVANIA MANUFACTURERS ASN INS C	PA	50,991	35,425	877,950	694,126	183,824	-12,793	76,490
PENNSYLVANIA MANUFACTURERS IND CO	PA	13,730	7,453	264,095	220,297	43,797	-4,264	15,610
PETROLEUM CAS CO	TX	52	12	44,688	35,003	9,685	1,0C1	2,548
PHICO INS CO	PA	18,069	6,853	381,531	323,996	57,535	-20,079	31,117
PHILADELPHIA UNITED FIRE INS CO	PA	43	0	1,573	92	1,481	58	115
PHOENIX ASR CO OF NEW YORK	NH	2	0	98,265	27,312	70,954	-3,027	9,689
PHOENIX INSURANCE CO	CT	7,776	5,269	1,724,490	1,242,012	482,479	-61,179	81,150
PLANET INS CO	WI	3,912	3,063	36,564	29,201	7,364	-2,487	1,712
PMA REINSURANCE CORP	PA	0	0	181,867	140,125	41,742	-5,078	11,401
PMI INS CO	CA	23	3	37,528	15,399	22,129	239	2,704
PMI MORTGAGE INS CO	AZ	4,108	494	391,504	164,018	227,486	-52,980	28,662
POTOMAC INS CO OF IL	IL	0	0	48,505	24,292	24,213	-1,1C6	3,389
PRE-PAID LEGAL CAS INC	OK	0	0	6,701	3,969	2,732	-6,668	339
PRINCIPAL CASUALTY INS CO	IA	0	0	253,137	181,152	71,986	-1,483	29,800
PROGRESSIVE AMERICAN INS CO	FL	627	441	153,712	75,854	77,858	-483	5,756
PROGRESSIVE CAS INS CO	OH	5,950	3,009	768,916	575,800	193,116	-3,090	70,263
PROGRESSIVE NORTHWESTERN INS CO	WA	0	0	23,814	14,805	9,009	-97	1,158
PROGRESSIVE PREFERRED INS CO	OH	0	0	66,456	49,385	17,071	-241	2,280
PROGRESSIVE SPECIALTY INS CO	OH	132	71	115,048	80,894	34,155	-531	5,746
PROTECTIVE INS CO	IN	4o6	24	238,813	166,295	72,518	6,630	13,244
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	0	199	99,977	97,294	2,683	-20,940	1,405
PROVIDENCE WASHINGTON INS CO	RI	59	92	187,741	141,465	46,276	-12,247	11,889
PROVIDENT GENERAL INS CO	TN	2,022	2,074	49,262	27,387	21,875	-8,737	9,491

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
PRUDENTIAL - LMI COMMERCIAL INS CO	OH	1,242	159	100,768	55,650	45,118	-51,424	4,876
PRUDENTIAL COMMERCIAL INS CO	DE	1,774	835	18,254	8,924	9,330	-707	912
PRUDENTIAL GENERAL INS CO	DE	1,491	784	18,197	9,105	9,092	-548	1,502
PRUDENTIAL PROPERTY & CAS INS CO	IN	9,239	6,741	2,386,259	1,856,069	530,190	-127,281	200,112
PRUDENTIAL REINSURANCE CO	DE	0	5	1,712,950	1,329,416	383,534	21,493	147,006
PURITAN INS CO	CT	290	-760	431,906	394,280	37,626	-114,040	19,490
RAMSEY INS CO	MN	0	0	34,544	25,366	9,178	-1,311	3,244
RANGER INS CO	DE	850	117	338,601	293,243	45,359	-26,590	19,122
REGIS INS CO	PA	563	161	9,960	4,900	5,060	52	403
REINSURANCE CORP OF NY	NY	0	0	224,721	158,939	65,782	-10,044	16,610
RELIANCE INS CO	PA	36,689	16,043	2,317,594	1,742,142	575,452	-218,879	234,687
REPUBLIC INS CO	DE	8,723	2,254	537,257	389,116	148,140	-34,504	44,599
REPUBLIC MORTGAGE INS CO	NC	2,033	230	134,055	80,771	53,284	-8,762	9,102
REPUBLIC WESTERN INS CO	AZ	34	73	256,102	194,409	61,693	-12,384	21,391
RLI INS CO	IL	577	363	133,762	80,699	53,063	3,488	6,371
ROCHDALE INS CO	NY	0	0	8,803	8,607	195	-1,464	339
ROCKWOOD INS CO	PA	14,154	6,624	225,852	182,978	42,874	-18,924	27,539
ROCKWOOD INS CO OF INDIANA	IN	304	22	18,752	10,755	7,997	889	1,671
ROYAL EXCHANGE ASR OF AM INC	NY	726	177	34,489	20,679	13,810	679	2,341
ROYAL INDEMNITY CO	DE	4,351	5,119	605,532	468,807	136,725	-8,141	59,611
ROYAL INS CO OF AMERICA	IL	33,557	21,901	1,399,902	1,078,098	321,805	-18,826	144,878
SAFECO INS CO OF AMERICA	WA	15,942	10,102	1,267,762	959,804	307,958	-45,265	107,490
SAFECO INS CO OF ILLINOIS	IL	1,156	793	121,388	86,392	34,995	-4,270	11,186
SAFEGUARD INS CO	CT	297	-60	381,209	295,847	85,361	-5,088	40,312
SAN FRANCISCO REINSURANCE CO	CA	0	0	142,286	104,234	38,052	-6,795	10,211
SEABOARD SURETY CO	NY	1,017	89	138,735	80,995	57,740	-4,078	13,651
SECURITY INS CO OF HARTFORD	CT	590	452	291,351	182,028	109,323	-26,022	20,963
SELECT INS CO	TX	0	0	116,553	93,718	22,835	-4,081	16,182
SELECTIVE INS CO OF AMERICA	NJ	25,550	19,892	532,900	408,743	124,157	-16,289	37,657
SELECTIVE WAY INS CO	NJ	6,322	5,400	90,787	67,072	23,715	-2,606	7,374
SENECA INS CO INC	NY	174	46	125,980	100,480	25,500	-60,837	19,459
SENTRY INDEMNITY CO	WI	309	220	62,073	49,928	12,145	-1,941	4,113
SIGNET REINSURANCE CO	NE	0	0	98,380	55,636	42,745	-2,639	4,669
SOUTH CAROLINA INS CO	SC	812	270	283,645	203,327	80,318	-28,821	22,921
SOUTHERN HOME INS CO	SC	2,317	1,042	93,927	60,836	33,091	-9,092	9,502
SOUTHERN INS CO	TX	1,030	1,419	18,578	13,588	4,990	-2,476	977
ST PAUL FIRE & MARINE INS CO	MN	21,322	10,293	6,018,887	5,076,752	942,135	-256,996	472,907
ST PAUL GUARDIAN INS CO	MN	1,240	-24	14,841	0	14,841	0	1,492
ST PAUL MERCURY INS CO	MN	1,637	466	28,998	1,051	27,947	0	2,463

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
STANDARD FIRE INS CO	CT	23,019	9,416	766,662	595,032	171,630	-20,755	55,271
STANDARD GUARANTY INS CO	DE	0	0	61,980	40,513	21,467	-931	5,848
STATE CAPITAL INS CO	NC	0	0	45,710	33,790	11,920	-5,863	4,098
STATE FARM FIRE AND CAS CO	IL	84,707	47,600	6,730,654	4,439,139	2,291,515	17,293	423,153
STATE FARM GENERAL INS CO	IL	6,119	3,562	62,258	46,680	15,578	0	3,213
STATESMAN INS CO	IN	0	0	37,150	28,105	9,046	-1,626	2,381
STONEWALL INS CO	AL	2,858	3,903	237,481	171,798	65,684	-10,143	12,766
STRATFORD INS CO	NH	0	0	19,699	13,730	5,969	-621	597
SUMMIT FIDELITY & SURETY CO	OH	0	0	51,918	39,294	12,624	-20,586	580
SUN INS CO OF NY	NY	1,128	1,243	62,796	23,707	39,089	1,522	3,514
TICOR INDEMNITY CO	GA	38	63	8,612	3,066	5,545	758	734
TMIC INS CO INC	CA	2,877	1,657	347,470	404,394	-56,923	-253,396	28,397
TRANSAMERICA INS CO	CA	9,702	4,853	1,722,807	1,323,354	399,453	-124,591	136,545
TRANSAMERICA PREMIER INS CO	CA	4,614	2,050	238,875	164,706	74,169	-18,018	11,746
TRANSATLANTIC REINSURANCE CO	NY	0	0	740,272	628,332	111,941	-25,312	41,560
TRANSCONTINENTAL INS CO	NY	5,234	3,475	302,159	243,794	58,365	-16,626	28,707
TRANSPORT INS CO	IA	401	-773	257,657	221,058	36,599	-30,870	15,533
TRANSPORTATION INS CO	IL	12,250	10,713	143,459	119,391	24,068	-8,313	12,804
TRAVELERS INDEMNITY CO	CT	58,393	58,998	7,050,030	5,688,733	1,361,297	-277,523	368,865
TRAVELERS INDEMNITY CO OF AMERICA	GA	3,835	3,645	252,041	205,209	46,832	-10,193	12,317
TRAVELERS INDEMNITY CO OF IL	IL	0	0	84,777	68,793	15,984	-3,396	3,480
TRAVELERS INDEMNITY CO OF RI	RI	1,751	2,811	759,170	599,509	159,661	-32,135	62,183
TRAVELERS INS CO (ACCIDENT DEPT)	CT	14,611	14,753	27,210,137	26,141,807	1,068,330	0	3,281
TWIN CITY FIRE INS CO	MN	21,490	11,300	158,096	110,828	47,268	-3,023	10,109
U S MORTGAGE INS CO	PA	28	5	20,286	13,262	7,024	-54	1,897
ULICO CAS CO	DE	527	142	33,730	8,463	25,267	54	1,919
UNION INS CO	NE	0	0	87,410	43,743	43,667	-4,911	5,856
UNION STANDARD INS CO	TX	0	0	37,146	26,410	10,736	-2,644	1,960
UNIONE ITALIANA REINS CO OF AMERICA	NY	0	0	84,312	64,102	20,210	-21,178	5,177
UNITED AMERICAS INS CO	NY	0	0	17,168	12,458	4,711	-8,684	2,565
UNITED CASUALTY INS CO OF AMERICA	PA	2,053	393	34,547	9,552	24,995	423	3,369
UNITED COMMUNITY INS CO	NY	0	0	65,960	49,459	16,500	4,785	3,973
UNITED EQUITABLE INS CO	IL	3,829	2,030	80,911	68,156	12,755	-5,737	6,413
UNITED FINANCIAL CASUALTY CO	MO	0	0	16,189	7,158	9,031	-48	911
UNITED FIRE & CAS CO	IA	0	0	153,318	105,034	48,283	-2,471	6,933
UNITED GTY RESIDENTIAL INS CO OF IA	IA	727	680	408,338	199,536	208,802	-34,694	27,516
UNITED GTY RESIDENTIAL INS CO OF NC	NC	82	7	67,120	17,120	50,000	821	2,223
UNITED GUARANTY COML INS CO OF IA	IA	65	6	22,393	12,617	9,775	-260	1,812

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
UNITED PACIFIC INS CO	WA	6,009	3,322	277,162	193,866	83,296	-24,873	19,840
UNITED SOUTHERN ASSURANCE CO	FL	0	0	9,924	2,755	7,170	-164	491
UNITED STATES FIRE INS CO	NY	21,229	7,014	2,881,055	2,411,907	469,148	-153,481	200,813
UNITED STATES LIABILITY INS CO	PA	51	85	96,163	48,290	47,873	1,563	5,280
USAA CAS INS CO	TX	7,732	5,047	530,173	353,975	176,197	264	42,902
VALIANT INS CO	IA	10,049	8,282	17,650	1,123	16,527	0	1,212
VALLEY FORGE INS CO	PA	13,815	10,317	250,765	202,468	48,298	-13,855	21,875
VANGUARD INS CO	TX	1,410	341	15,638	1,935	13,703	662	1,512
VANLINER INS CO	AZ	-1	-66	30,514	22,966	7,549	-1,264	10,157
VEREX ASSURANCE INC	WI	1,623	1,011	484,640	340,013	144,627	-32,188	62,194
VIGILANT INS CO	NY	4,259	1,207	495,037	401,257	93,780	-15,783	38,763
VIRGINIA SURETY CO INC	IL	4,060	2,257	333,753	213,662	120,091	-3,023	17,567
VISTA INS CO	MI	0	0	11,970	2,192	9,778	186	653
VOYAGER GUARANTY INS CO	FL	279	116	25,684	20,473	5,211	-235	2,103
WASHINGTON INTERNATIONAL INS CO	AZ	576	65	19,333	13,250	6,083	769	1,114
WAUSAU UNDERWRITERS INS CO	WI	2,440	601	110,337	90,239	20,099	-7,208	7,185
WEST AMERICAN INS CO	CA	20,182	10,692	1,208,892	785,560	423,332	-27,714	136,267
WESTCHESTER FIRE INS CO	NY	2,512	785	1,289,184	1,090,901	198,284	-67,397	110,996
WESTERN CASUALTY & SURETY CO	KS	0	0	570,155	405,878	164,277	-42,639	58,128
WESTERN EMPLOYERS INS CO	CA	1,459	1,381	264,127	256,487	7,641	-69,268	22,902
WESTERN FIRE INS CO	KS	0	0	348,438	211,230	137,209	2,000	28,649
WESTERN SURETY CO	SD	728	98	77,548	65,973	11,576	2,213	6,956
WESTFIELD INS CO	OH	0	0	282,682	188,735	93,947	-8,044	30,870
WESTMORELAND CAS CO	PA	2,093	1,063	64,974	55,518	9,456	-3,645	2,539
YASUDA FIRE & MARINE INS CO OF AM	NY	59	13	93,046	61,942	31,105	-9,288	6,103
YORKTOWN INDEMNITY CO	IL	0	3	10,630	7,995	2,635	217	580
YOSEMITE INS CO	CA	0	0	57,845	29,475	28,370	3,426	6,145
ZURICH AMERICAN INS CO OF IL	IL	0	144	23,402	14,336	9,066	-602	2,010
ZURICH REINSURANCE CO OF NEW YORK	NY	0	0	44,738	21,193	23,545	-981	3,600
*TOTALS		2,190,930	1,349,506	244,038,570	188,558,141	55,480,441	-8,815,189	16,234,865

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
ALLEGHENY MUTUAL CAS CO	PA	1,119	0	5,382	1,953	3,430	30	385
ALLENDALE MUTUAL INS CO	RI	-150	-93	785,496	508,228	277,268	-38,307	58,817
AMERICAN HARDWARE MUTUAL INS CO	MN	872	526	239,331	178,319	61,012	-12,454	17,214
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	3,234	850	366,063	249,281	116,782	-6,245	23,234
AMERICAN MUTUAL INS CO OF BOSTON	MA	1,296	719	117,062	95,519	21,543	-6,485	10,372
AMERICAN MUTUAL LIABILITY INS CO	MA	2,411	1,920	655,354	550,981	104,373	-40,313	112,117
AMICA MUTUAL INS CO	RI	7,595	4,451	896,010	591,863	304,146	27,036	62,897
ARKWRIGHT MUTUAL INS CO	MA	13,923	10,834	1,174,429	719,776	454,653	-16,300	80,619
ATLANTIC MUTUAL INS CO	NY	5,500	3,993	767,080	545,653	221,426	-17,252	57,756
CAMBRIDGE MUTUAL FIRE INS CO	MA	253	3	123,316	58,756	64,560	-173	9,984
CENTRAL MUTUAL INS CO	OH	3	21	206,899	158,872	48,027	-8,321	15,472
CHESTER COUNTY MUTUAL INS CO	PA	295	8	13,651	7,079	6,571	4	1,016
CHURCH MUTUAL INS CO	WI	0	0	112,873	79,979	32,894	-1,978	8,968
COVENANT MUTUAL INS CO	CT	0	-68	40,578	22,279	18,299	-2,914	1,978
DONEGAL MUTUAL INS CO	PA	1,018	492	83,783	62,313	21,470	-7,847	8,631
ELECTRIC MUTUAL LIABILITY INS CO	MA	1,682	1,221	587,576	402,823	184,753	22,130	48,656
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	5,221	5,502	2,562,629	2,219,892	342,737	-171,987	206,986
EMPLOYERS MUTUAL CAS CO	IA	117	-1	436,018	333,612	102,406	-14,662	29,281
EVERETT CASH MUTUAL INS CO	PA	223	153	7,985	4,849	3,136	28	558
EXCESS MUTUAL REINSURANCE CO	DE	0	0	24,032	14,934	9,099	1,759	1,328
FARMERS MUTUAL HAIL INS CO OF IA	IA	24	0	115,140	40,977	74,164	-94	6,542
FARMERS MUTUAL INS CO OF DE	DE	106	12	9,733	3,930	5,803	24	720
FEDERATED MUTUAL INS CO	MN	123	26	830,027	567,227	262,800	-10,749	52,076
FLORISTS MUTUAL INS CO	IL	948	248	57,506	31,720	25,786	-127	5,724
GRAIN DEALERS MUTUAL INS CO	IN	27	0	85,142	57,340	27,802	-3,463	6,175
GRAPHIC ARTS MUTUAL INS CO	NY	2,197	1,026	49,277	38,829	10,448	-3,213	4,824
GREATER NEW YORK MUTUAL INS CO	NY	472	27	277,250	207,370	69,880	-9,356	21,092
HARLEYSVILLE MUTUAL INS CO	PA	26,409	16,631	597,436	439,531	157,905	-11,591	41,484
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	10	23	12,983	9,105	3,878	-812	1,021
INDIANA LUMBERMENS MUTUAL INS CO	IN	134	1	48,687	37,066	11,621	-427	2,728
INS CORPORATION OF HANNOVER	IL	0	0	86,310	65,340	20,970	-5,164	9,159
JEWELERS MUTUAL INS CO	WI	412	177	21,751	10,886	10,865	3,829	1,177
LIBERTY MUTUAL FIRE INS CO	MA	64,275	38,274	1,164,539	945,541	218,998	-51,731	100,175
LIBERTY MUTUAL INS CO	MA	37,642	40,775	10,363,008	8,585,146	1,777,862	-465,063	883,768
LITITZ MUTUAL INS CO	PA	695	298	45,720	15,334	30,386	-2,319	2,454
LUMBER MUTUAL INS CO	MA	739	823	108,899	74,413	34,486	-1,291	6,794
LUMBERMENS MUTUAL CAS CO	IL	7,123	4,444	3,690,299	2,548,755	1,141,544	-75,261	273,392
MENNONITE MUTUAL INS ASN	PA	38	4	1,960	204	1,756	139	112
MERCHANTS & BUSINESS MENS M I C	PA	951	154	23,722	15,677	8,045	1,271	2,571

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
MERCHANTS MUTUAL INS CO	NY	269	397	149,369	126,451	22,917	-8,923	12,040
MERRIMACK MUTUAL FIRE INS CO	MA	993	179	221,887	82,378	139,509	-240	18,679
MICHIGAN MUTUAL INS CO	MI	340	100	787,784	585,809	201,975	-46,999	80,863
MIDWEST MUTUAL INS CO	IA	26	-11	35,416	21,458	13,957	311	3,520
MILLERS MUTUAL INS ASN OF IL	IL	0	0	106,699	68,639	38,060	-5,836	9,645
MILLERS MUTUAL INS CO	PA	689	1,393	26,113	9,337	16,776	180	2,990
MILLERS NATIONAL INS CO	IL	-20	-1	28,828	24,502	4,326	-4,148	2,048
MINNESOTA MUTUAL FIRE & CAS CO	MN	29	8	50,483	33,890	16,593	229	5,353
MOTORISTS MUTUAL INS CO	OH	0	0	314,853	236,070	78,783	-8,636	21,738
MUTUAL ASSURANCE CO	PA	0	0	121,795	44,592	77,202	-6,614	11,010
MUTUAL BENEFIT INS CO	PA	4,660	1,940	31,935	17,864	14,072	-1,346	2,562
MUTUAL PROTECTIVE INS CO	NE	48	27	50,207	24,735	25,472	1,096	3,379
MUTUAL SERVICE CAS INS CO	MN	0	0	171,635	128,053	43,581	-2,493	12,679
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	96	169	40,531	32,397	8,135	-410	3,307
NATIONAL GRANGE MUTUAL INS CO	NH	3,398	2,829	202,900	142,643	60,257	-7,835	23,613
NATIONWIDE MUTUAL FIRE INS CO	OH	44,406	25,916	1,070,242	809,776	260,466	-80,184	84,029
NATIONWIDE MUTUAL INS CO	OH	167,257	131,914	6,553,866	4,823,180	1,730,686	-472,847	472,931
OLD GUARD MUTUAL INS CO	PA	2,124	643	28,519	21,173	7,345	-1,821	1,757
PARADISE MUTUAL INS CO	PA	1	0	4,005	1,509	2,496	-288	593
PAWTUCKET MUTUAL INS CO	RI	81	-82	70,401	36,394	34,007	606	4,590
PENN MUTUAL FIRE INS CO	PA	2,247	429	19,678	13,265	6,413	-1,622	1,816
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	1,848	34	79,964	45,675	34,288	-3,513	4,718
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	203	5	66,419	36,077	30,341	-725	6,498
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	20,647	10,205	501,082	408,376	92,706	-24,622	42,002
PREFERRED RISK MUTUAL INS CO	IA	1,280	585	212,691	134,749	77,942	-6,915	22,669
PROTECTION MUTUAL INS CO	IL	691	-11	718,936	474,861	244,075	50,041	37,017
PUBLIC SERVICE MUTUAL INS CO	NY	202	66	367,747	317,598	50,149	-12,495	27,201
SAFETY MUTUAL CAS CORP	MO	356	-1,757	156,714	140,564	16,150	-2,973	7,943
SENTRY INS A MUTUAL CO	WI	3,720	3,394	1,321,806	979,610	342,196	-31,475	101,336
SHELTER MUTUAL INS CO	MO	0	0	492,754	262,188	230,566	3,607	28,054
STATE AUTOMOBILE MUTUAL INS CO	OH	18,875	8,706	452,682	290,867	161,814	-7,707	41,019
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	260,645	174,157	23,679,048	11,415,468	12,263,580	-235,969	1,289,724
TRI COUNTY MENNONITE MUTUAL INS CO	PA	52	5	1,669	83	1,586	48	146
UNIGARD SECURITY INS CO	WA	437	17	447,361	351,389	95,972	-21,663	23,509
UTICA FIRE INS CO OF ONEIDA CTY NY	NY	0	0	12,494	9,220	3,274	-118	1,072
UTICA MUTUAL INS CO	NY	4,402	2,250	852,107	724,545	127,562	-58,799	90,240
VIRGINIA MUTUAL INS CO	VA	0	0	23,036	15,403	7,632	282	1,429
WHITE HALL MUTUAL INS CO	PA	396	-33	5,662	4,127	1,536	45	287

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROP INVEST-MENTS
FOREIGN MUTUAL								
WINDSOR MOUNT JOY MUTUAL INS CO	PA	1,535	439	7,855	4,583	3,272	-147	416
*TOTALS		728,870	497,550	66,282,109	43,400,850	22,881,255	-1,930,567	4,682,679

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 5

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
ALIEN								
ABEILLE PAIX GEN INS CO US BR	NY	81	23	10,842	1,206	9,636	420	1,054
ALLIANCE ASSURANCE CO LTD US BR	NY	32	4	147,401	105,876	41,525	-742	6,960
COLONIA INS CO	NY	338	249	60,799	40,032	20,767	-2,331	3,875
GENERAL I C OF TRIESTE & VENICE USBR	NY	9	24	97,930	69,678	28,252	-1,880	6,856
LONDON ASSURANCE US BR	NY	0	0	231,727	160,856	70,872	-930	12,342
MUNICH REINSURANCE CO US BR	NY	0	0	756,512	542,210	214,302	-3,196	38,503
NICHIDO F & M INS CO LTD	NY	0	0	23,066	11,543	11,523	-1,458	1,722
NIPPON FIRE & MAR INS CO LTD US BR	NY	2	0	30,359	17,229	13,130	-1,201	1,881
PRESERVER ASSURANCE CO	NY	0	0	6,816	3,073	3,743	-3,325	490
SEA INS CO LTD US BR	NY	302	139	155,293	113,836	41,457	-747	7,456
SUN INS OFFICE LTD US BR	NY	104	28	252,953	186,665	66,288	-6,894	15,538
TAISHO MAR & FIRE INS CO LTD US BR	NY	0	0	72,802	45,757	27,044	-6,345	8,603
TOKIO MARINE & FIRE INS CO LTD US BR	NY	988	104	225,008	155,342	69,666	-10,497	17,238
ZURICH INS CO US BR	NY	11,676	9,737	1,573,837	1,278,176	295,662	-52,949	103,615
*TOTALS		13,532	10,308	3,645,345	2,731,479	913,867	-92,075	226,133

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1986 - ($000) TABLE NO. 6

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN INTER - INSURERS & RECIPROCAL EXCHANGES								
ARMED FORCES INS EXCHANGE	KS	1,030	544	35,354	14,584	20,771	2,221	2,255
CANNERS EXCHANGE SUBSCRIBERS	IL	397	931	10,028	7,030	2,998	-2,392	111
CASUALTY RECIP EXCHANGE	MO	570	448	114,835	92,952	21,883	-8,159	9,014
ERIE INS EXCHANGE	PA	79,351	47,206	1,220,759	887,625	333,134	-33,177	85,620
FARMERS INS EXCHANGE	CA	0	0	4,983,627	3,717,189	1,266,438	-305,595	337,829
LUMBERMENS UNDERWRITING ALLIANCE	MO	850	430	178,992	117,569	61,422	8,593	7,451
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	109	2	5,143	3,205	1,938	454	364
NATIONAL INS UNDERWRITERS	MO	613	237	11,020	8,367	2,653	-267	423
RECIPROCAL EXCHANGE	MO	0	0	45,314	34,612	10,703	-3,708	4,748
SOUTHERN STATES INS EXCHANGE	VA	834	-22	15,160	6,107	9,053	1,626	2,298
STATE AUTO INS ASN	IN	0	0	11,453	9,336	2,117	-2,188	716
TRUCK INS EXCHANGE	CA	93	-2	817,249	616,673	200,576	-42,938	41,005
UNITED SERVICES AUTOMOBILE ASN	TX	54,916	33,466	3,541,508	1,835,691	1,705,817	66,109	249,140
UNIVERSAL UNDERWRITERS INS CO	MO	10,417	5,876	527,700	367,602	160,098	10,499	33,829
VIRGINIA INS RECIPROCAL	VA	2,387	106	71,230	57,065	14,165	-2,434	6,671
*TOTALS		151,567	89,222	11,589,372	7,775,607	3,813,766	-311,356	781,474

DOMESTIC & FOREIGN TITLE INSURANCE COMPANIES - 12/31/86 IN THE STATE OF MARYLAND ($000) TABLE NO. 7

COMPANY NAME		ADMITTED ASSETS	LIAB. EXCEPT CAPITAL	POLICY-HOLDERS SURPLUS	/-----MARYLAND BUSINESS 1986-----/ DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
*DOMESTIC TITLE INSURANCE COMPANIES							
DISTRICT REALTY TITLE INS CORP	MD	7,192	4,454	2,737	1,826	0	0
SAFECO TITLE INS CORP	MD	23,572	13,593	9,979	13,051	-7	310
SECURITY TITLE GTE CORP OF BALTIMO	MD	6,856	3,204	3,652	3,688	54	-2
*DOMESTIC TOTALS		37,620	21,251	16,368	19,565	47	308

DOMESTIC & FOREIGN TITLE INSURANCE COMPANIES - 12/31/86 IN THE STATE OF MARYLAND ($000) TABLE NO. 7

COMPANY NAME		ADMITTED ASSETS	LIAB. EXCEPT CAPITAL	POLICY-HOLDERS SURPLUS	/-----MARYLAND BUSINESS 1986-----/ DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
*FOREIGN TITLE INSURANCE COMPANIES							
AMERICAN TITLE INS CO	FL	60,826	29,845	30,981	665	32	56
CHICAGO TITLE INS CO	MO	265,062	182,532	82,530	3,052	51	87
COMMONWEALTH LAND TITLE INS CO	PA	164,816	99,225	65,591	3,342	81	63
CONTINENTAL TITLE INS CO	NJ	7,575	4,400	3,176	64	0	0
FIRST AMERICAN TITLE I C OF MID-AM	MO	33,960	18,468	15,491	0	0	0
FIRST AMERICAN TITLE INS CO	CA	152,692	63,760	88,932	3,723	5	19
INDUSTRIAL VALLEY TITLE INS CO	PA	22,422	11,680	10,741	1,042	4	18
JEFFERSON PILOT TITLE INS CO	NC	19,656	2,512	17,144	35	43	8
LAWYERS TITLE INS CORP	VA	203,645	127,971	75,675	4,171	366	849
MERIDIAN TITLE INS CO	PA	69,027	23,550	45,477	962	40	17
NATIONAL ATTORNEYS TITLE INS CO	NY	6,002	3,894	2,108	0	0	0
SECURITY TITLE & GUARANTY CO	NY	49,685	17,487	32,198	0	0	3
STEWART TITLE GUARANTY CO	TX	96,595	52,203	44,392	899	93	57
TICOR TITLE INS CO	CA	160,939	91,582	69,358	4,662	307	386
TITLE INS CO OF MINNESOTA	MN	102,837	70,175	32,662	140	0	-2
TITLE INS CORP OF PENNSYLVANIA	PA	6,883	3,620	3,263	0	0	0
TITLE USA INS CORP OF NEW YORK	NY	19,906	15,126	4,780	2,690	88	130
TRANSAMERICA TITLE INS CO	CA	98,903	49,169	49,735	0	0	0
*FOREIGN TOTALS		1,541,431	867,199	674,234	25,447	1,110	1,691
*FINAL TOTALS		1,579,051	888,450	690,602	44,012	1,157	1,999

HEALTH MAINTENANCE ORGANIZATIONS (HMO)

TABLE 8

	Admitted Assets	Liabilities	Policyholders Surplus	Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Aetna Health Care Programs of VA, Inc.	5,300	4,477	823	13,802	-0-	(1,904)
Capital Care Inc.	2,325	1,580	745	5,402	-0-	(3,757)
Chesapeake Health Plan, Inc.	1,173	986	187	2,587	-0-	77
Columbia Medical Plan, Inc.	10,198	5,197	5,001	35,461	-0-	(8,947)
Cigna Health Plan of Maryland, Inc.	2,356	1,468	716	12	-0-	(246)
Delmarva Health Care Plan, Inc.	1,031	753	278	2,715	-0-	(69)
Free State Health Plan, Inc.	9,084	6,863	2,221	43,627	-0-	-0-
Healthamerica Maryland L.P.	4,965	4,865	100	19,732	-0-	(2,505)
Healthcare Corporation of the Mid-Atlantic	7,805	3,636	4,169	50,048		-0-
Healthplus, Inc.	7,320	6,317	1,003	29,667	-0-	-0-
Johns Hopkins Health Plan, Inc.	8,656	8,286	370	5,527	-0-	(1,825)
Kaiser Foundation Health Plan of Mid-Atlantic States Inc.	93,082	54,660	38,422	116,359	-0-	-0-
Healthwin, Inc.	102	80	22	-0-	-0-	-0-
Maryland Individual Practice Association, Inc.	10,508	8,597	1,911	62,974	-0-	-0-
PHN-HMO, Inc.	200	100	100	-0-	-0-	-0-
Group Health Association, Inc.	39,876	37,390	2,486	111,117	-0-	(13,759)
Physicians Health Plan, Inc.	1,395	1,842	(447)	-0-	-0-	-0-
West Baltimore Community Health Care Corp.	2,156	2,070	86	5,764	-0-	-0-
George Washington University Health Plan	3,364	8,527	(5,163)	20,981	-0-	(7,905)
Totals	210,896	157,694	53,030	651,775	-0-	(40,994)

Name of Company	Admitted Assets	Liabilities	Policyholders Surplus	Maryland Business 1986 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Maryland Domiciled Companies						
American Pysch. Management Inc.	711	736	(25)	1,651	(44)	(33)
Blue Cross and Blue Shield of Md.	410,595	341,889	68,706	984,400	959,546	957,885
Consumer Dental Care Company	199	36	163	1,320	-0-	-0-
Dental Chek of Maryland, Inc.	122	32	90	206	-0-	-0-
Dental Benefit Providers, Inc.	117	18	99	380	-0-	-0-
Denticare of Maryland, Inc.	293	184	109	1,544	(29)	(29)
Maryland General Designated Provider Health Plan	175	48	127	449	-0-	-0-
Mid-Atlantic Vision Service Plan, Inc.	1,138	645	493	4,142	-0-	-0-
Randmark, Inc.	536	107	429	2,921	(153)	(132)
TOTAL	413,886	343,695	70,191	997,013	959,120	957,691
Foreign Companies						
Group Hospitalization and Medical Services, Inc.	502,791	395,490	107,300	911,891	814,832	834,530
Pennsylvania Dental Service Corp.	7,404	3,470	3,934	17,265	-0-	-0-
TOTAL	510,195	398,960	111,235	929,156	814,832	834,530
TOTAL DOMESTIC AND FOREIGN	924,081	742,655	181,425	1,926,169	1,773,952	1,792,221

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 10

DOMESTIC

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN HEALTH & LIFE INS CO	60518	MD	550,841	486,660	61,182	4,847	2,133	790	0	7,769
ANNAPOLIS LIFE INS CO	60232	MD	7,347	4,455	1,392	47	0	0	0	47
BALTIMORE LIFE INS CO	61212	MD	252,968	223,461	24,507	2,190	0	85	53	2,328
BANNER LIFE INS CO	94250	MD	373,771	277,293	94,478	2,997	0	1	0	2,998
CHESAPEAKE LIFE INS CO	61832	MD	51,988	46,940	3,506	2,429	0	4	110	2,543
FIDELITY & GUARANTY LIFE INS CO	63274	MD	695,364	613,507	79,857	3,224	0	6,215	0	9,439
HOME MUTUAL LIFE INS CO	64459	MD	47,981	39,828	8,153	3,304	0	62	811	4,177
LIFE OF MARYLAND INC	93254	MD	90,311	81,551	7,660	3,407	0	0	0	3,407
MONUMENTAL GENERAL INS CO	63444	MD	126,450	93,570	30,380	47	5,016	3,038	0	8,102
MONUMENTAL LIFE INS CO	66281	MD	648,429	577,904	56,510	17,402	0	246	429	18,077
SUN LIFE INS CO OF AMERICA	69256	MD	1,721,757	1,624,969	91,151	17,517	0	11,375	568	29,460
TRANS GENERAL LIFE INS CO	69515	MD	10,411	3,356	5,054	4	0	0	0	4
UNION LABOR LIFE INS CO	69744	MD	1,633,245	1,602,510	27,482	284	0	939	0	1,223
13 COMPANIES TOTAL:			6,210,863	5,681,004	491,312	57,699	7,149	22,755	1,971	89,574

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,835	486	695	0	3,016	915	453	632,258	87,011	210,430	0	929,699
26	0	0	0	26	0	0	4	0	0	0	4
2,265	0	20	546	2,831	99	22	139,202	0	11,612	14,062	164,876
1,576	0	63	0	1,639	33	22	400,422	0	11	0	400,433
2,236	0	0	58	2,294	160	199	93,841	0	3,771	12,173	109,784
3,557	0	657	0	4,214	212	80	229,997	0	272,602	0	502,600
1,939	0	24	511	2,475	0	0	129,192	0	3,125	24,382	156,699
1,174	0	0	0	1,174	0	0	290,753	0	0	0	290,753
-64	2,746	1,729	0	4,411	8,697	3,883	8	487	677	0	1,171
10,972	0	755	1,401	13,128	510	140	1,492,363	0	72,917	44,882	1,610,161
16,818	0	5,752	2,678	25,249	578	290	834,697	0	70,327	48,513	953,536
0	0	0	0	0	0	0	397	0	0	0	397
69	0	1,616	0	1,687	4,259	3,069	2,918	0	136,778	0	139,696
42,403	3,232	11,313	5,194	62,144	15,463	8,158	4,246,052	87,498	782,250	144,012	5,259,809

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AAA LIFE INS CO	71854	DC	14,498	9,273	4,124	11	0	0	0	11
ACACIA MUTUAL LIFE INS CO	60038	DC	808,316	726,333	81,983	4,512	0	24	0	4,537
ACACIA NATIONAL LIFE INS CO	85685	VA	164,762	145,428	17,835	2,590	0	8	0	2,598
ACADEMY LIFE INS CO	60046	CO	186,978	164,979	20,899	2,716	0	594	0	3,310
ACCELERATION LIFE INS CO OF PA	72141	PA	31,223	27,005	3,018	0	67	0	0	67
ADMIRAL LIFE INS CO OF AMERICA	71390	AZ	16,590	10,186	4,405	0	0	0	0	0
AETNA LIFE INS & ANNUITY CO	86509	CT	5,610,053	5,456,698	150,605	4,836	0	1,443	0	6,279
AETNA LIFE INS CO	60054	CT	42,957,155	41,924,177	970,212	2,540	331	205,725	0	208,597
AETNA LIFE INS CO OF ILLINOIS	78700	IL	92,165	58,569	31,096	0	0	0	0	0
AIG LIFE INS CO	66842	PA	863,804	831,366	28,892	585	59	176	0	820
ALEXANDER HAMILTON LIFE INS CO OF A	88358	MI	1,554,026	1,437,984	112,292	8,102	633	86	0	8,821
ALL AMERICAN ASR CO	68292	NC	63,761	43,377	18,874	92	0	0	0	92
ALL AMERICAN LIFE INS CO	60097	IL	932,638	836,960	89,635	1,081	0	1,383	0	2,464
ALLSTATE LIFE INS CO	60186	IL	3,789,407	3,434,383	353,024	5,504	74	1,181	0	6,758
AM LIFE INS CO	60003	MA	48,917	30,280	17,137	41	0	0	0	42
AMERICAN AGENCY LIFE INS CO	70807	VA	112,616	86,372	23,744	3,632	0	5	0	3,637
AMERICAN BANKERS LIFE ASR CO OF FL	60275	FL	417,292	358,396	54,424	190	2,692	1,568	0	4,450
AMERICAN CAPITAL LIFE INS CO	60283	DC	4,333	3,609	509	189	0	0	0	189

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
3	0	0	0	3	483	163	865	0	0	0	865
5,832	0	67	0	5,899	26	-43	307,517	0	37,010	0	344,527
1,401	0	228	0	1,629	0	0	0	0	0	0	0
688	0	316	0	1,004	677	424	214	0	19	0	233
0	22	0	0	22	46	5	0	3,475	0	0	3,475
0	0	0	0	0	0	0	0	0	0	0	0
3,048	0	1,389	0	4,437	413	162	328,904	0	0	0	328,904
4,830	312	45,833	0	50,975	39,893	40,803	167,192	14,693	3,681,302	0	3,863,187
0	0	138	0	138	3	3	0	0	33,458	0	33,458
424	20	178	0	622	1,046	405	186,338	1,045	36,025	0	223,408
1,072	653	8	0	1,733	501	354	127,853	92,288	2,797	0	222,938
60	0	0	0	60	0	0	7,562	0	0	0	7,562
853	0	489	0	1,342	53	32	121	0	174	0	295
1,707	71	1,794	0	3,572	7,043	5,789	818,973	9,861	316,194	0	1,145,028
35	0	4	0	39	0	0	4,788	0	52,029	0	56,817
900	0	0	0	900	16	17	330,546	0	204	0	330,750
69	1,209	913	0	2,191	4,504	1,307	16,804	176,663	345,313	0	538,780
255	0	0	0	255	0	0	13	0	0	0	13

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN CHAMBERS LIFE INS CO	75914	OH	27,300	17,969	6,331	0	0	2	0	2
AMERICAN CONTINENTAL LIFE INS CO	74268	MO	11,295	7,610	2,485	0	0	0	0	0
AMERICAN DEFENDER LIFE INS CO	60321	NC	79,615	74,407	4,007	320	331	0	0	651
AMERICAN FAMILY LIFE ASR CO OF COLU	60380	GA	2,593,479	2,336,107	253,677	5	0	66	0	71
AMERICAN FIDELITY ASR CO	60410	OK	470,342	400,915	67,427	43	0	5	0	48
AMERICAN FIDELITY LIFE INS CO	60429	FL	218,967	191,431	26,058	362	0	0	0	362
AMERICAN FRANKLIN LIFE INS CO	94226	IL	4,801	786	3,015	0	0	0	0	0
AMERICAN GENERAL GROUP INS CO	85286	TX	285,828	184,014	99,315	0	0	613	0	614
AMERICAN GENERAL LIFE & ACC INS CO	66672	TN	3,362,383	2,754,484	532,295	2,246	0	2	282	2,531
AMERICAN GENERAL LIFE INS CO OF DE	60453	DE	1,316,903	1,125,948	184,955	2,284	0	46	2	2,332
AMERICAN GENERAL LIFE INS CO OF NY	67571	NY	441,882	405,162	35,220	54	0	0	0	54
AMERICAN HERITAGE LIFE INS CO	60534	FL	325,298	272,798	49,189	1,519	-1	161	0	1,678
AMERICAN INCOME LIFE INS CO	60577	IN	326,636	276,061	45,575	1,197	0	4	0	1,202
AMERICAN INVESTORS LIFE INS CO	60631	KS	354,358	309,536	40,946	160	0	0	0	160
AMERICAN LIFE & ACC INS CO OF KY	60666	KY	146,308	76,526	65,582	0	0	0	0	0
AMERICAN LIFE & CASUALTY INS CO	60682	ND	622,955	585,693	32,624	351	0	0	0	351
AMERICAN LIFE INS CO OF NEW YORK	60704	NY	67,731	52,543	14,087	23	0	0	0	23
AMERICAN MERCHANTS LIFE INS CO	90948	MN	16,230	11,595	2,635	0	0	7	0	7

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	31	0	0	0	605	0	605
0	0	0	0	0	0	0	0	0	0	0	0
202	27	0	0	229	126	48	38	12	0	0	50
2	0	44	0	46	2,508	963	559	0	13,214	0	13,773
11	0	1	0	11	311	272	5,455	0	7,435	0	12,890
96	0	0	0	96	0	0	22,601	0	0	0	22,601
0	0	0	0	0	0	0	0	0	0	0	0
0	0	-60	0	-60	2,119	1,900	0	0	97	0	97
1,221	0	61	427	1,709	139	96	116,419	0	26,803	12,867	156,089
1,907	0	880	7	2,795	33	9	143,980	0	26,159	333	170,472
72	0	0	0	72	4	4	3,589	0	6,192	0	9,781
564	0	164	0	728	448	374	173,620	35	52,605	0	226,261
484	0	0	0	484	244	116	69,375	0	440	0	69,815
131	0	0	0	131	0	0	5,669	0	0	0	5,669
0	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	5	0	2	9,450	0	0	0	9,450
2	0	0	0	2	1	0	1,836	0	4,348	0	6,185
0	0	5	0	5	0	0	0	0	1,991	0	1,991

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN NATIONAL INS CO	60739	TX	3,247,663	2,517,925	698,906	1,899	-5	-40	1	1,855
AMERICAN NATIONAL LIFE INS CO OF TX	71773	TX	39,487	20,771	17,216	1	0	0	0	1
AMERICAN PIONEER LIFE INS CO	60763	FL	23,776	15,003	7,266	22	0	0	0	22
AMERICAN PROGRESSIVE L&H I C OF NY	80624	NY	11,179	4,756	3,923	0	0	0	0	0
AMERICAN REPUBLIC INS CO	60836	IA	195,164	153,133	42,031	604	0	0	0	604
AMERICAN SERVICE LIFE INS CO	81973	TX	14,491	7,873	5,318	0	0	0	0	0
AMERICAN STATES LIFE INS CO	60879	IN	173,565	137,063	34,323	65	0	3	0	68
AMERICAN TRAVELLERS LIFE INS CO	76325	PA	11,621	6,640	3,431	0	0	0	0	0
AMERICAN UNITED LIFE INS CO	60895	IN	2,689,646	2,590,214	99,433	128	0	2	0	131
AMERICAN-AMICABLE LIFE INS CO	69655	TX	507,497	434,804	62,693	282	0	182	0	464
AMERICAN-AMICABLE LIFE INS CO OF TX	68594	TX	101,635	80,748	18,387	1	0	0	0	1
AMERISURE LIFE INSURANCE CO	84530	MI	29,870	22,298	5,072	0	0	0	0	0
AMEX LIFE ASSURANCE CO	67962	CA	754,525	544,825	207,701	565	0	2,058	0	2,623
AMICA LIFE INS CO	72222	RI	56,726	40,821	10,905	151	0	4	0	156
AMICARE INS CO	63282	PA	15,178	6,002	7,077	2	0	0	0	2
AMOCO LIFE INS CO	85456	NE	118,452	108,666	7,286	456	0	2	0	458
ANCHOR NATIONAL LIFE INS CO	60941	CA	1,756,049	1,689,303	63,235	656	0	0	0	656
APPALACHIAN NATIONAL LIFE INS CO	60984	TN	55,793	46,188	8,405	11	0	0	0	11

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,966	0	10	6	1,981	160	111	137,785	753	3,485	56	142,080
0	0	0	0	0	0	0	7,669	0	0	0	7,669
53	0	0	0	53	2	1	2	0	12	0	14
1	0	0	0	1	21	0	1	0	0	0	1
97	0	0	0	97	1,131	501	17,145	0	0	0	17,145
0	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	7	0	0	9,314	0	31,952	0	41,266
0	0	0	0	0	14	16	0	0	0	0	0
230	0	25	1	256	23	7	10,150	0	69,628	7	79,786
177	0	44	0	221	0	0	1,668	0	0	0	1,668
0	0	0	0	0	0	0	40,739	0	55,170	0	95,908
0	0	0	0	0	0	0	50	0	0	0	50
710	0	718	0	1,428	2,128	526	70,481	0	542,230	0	612,711
0	0	0	0	0	0	0	41,556	0	1,902	0	43,458
1	0	0	0	1	12	-22	0	0	0	0	0
25	0	3	0	28	60	25	70,350	0	258	0	70,607
2,059	0	0	0	2,059	0	0	47,071	0	0	0	47,071
4	0	0	0	4	0	0	202	0	0	0	202

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	FOREIGN	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
ARCADIA NATIONAL LIFE INS CO	72613	AZ		53,402	36,415	15,487	0	517	0	0	517
ASSOCIATES FINANCIAL LIFE INS CO	71838	TN		506,196	342,793	160,903	0	627	0	0	627
ASSOCIATES LIFE INS CO	61069	IN		27,591	17,506	8,085	25	0	0	0	25
ASSOCIATION LIFE INS CO INC	61085	WI		136,099	92,273	22,326	0	0	3	0	3
ATLANTIC AMERICAN LIFE INS CO	61107	GA		43,483	36,552	5,909	1	0	0	0	1
AUTO CLUB LIFE INS CO	84522	MI		21,925	14,047	5,878	2	0	0	0	2
BANKERS LIFE & CAS CO	61263	IL		1,289,559	1,156,424	123,135	1,905	0	4	0	1,909
BANKERS LIFE INS CO OF NEBRASKA	61301	NE		1,057,858	972,177	85,681	248	0	29	0	277
BANKERS NATIONAL LIFE INS CO	71900	TX		402,185	350,218	49,467	2,780	0	137	0	2,918
BANKERS SECURITY LIFE INS SOCIETY	61360	NY		246,222	221,774	21,693	1,608	0	326	0	1,934
BANKERS UNITED LIFE ASSURANCE CO	61387	IA		367,719	329,517	36,702	1,319	155	74	0	1,548
BCS LIFE INS CO	80985	IL		74,073	37,766	33,807	0	0	1,077	0	1,077
BENEFICIAL LIFE INS CO	61395	UT		597,251	532,050	62,701	36	0	0	0	36
BENEFICIAL STANDARD LIFE INS CO	61417	CA		635,882	583,821	47,352	53	0	0	0	53
BENEFIT TRUST LIFE INS CO	61425	IL		278,118	238,310	39,807	117	0	65	0	182
BERKSHIRE LIFE INS CO	61433	MA		535,147	502,218	32,929	4,341	0	0	0	4,341
BEST LIFE ASSURANCE CO OF CA	90638	CA		9,066	5,744	2,322	0	0	0	0	0
BOSTON MUTUAL LIFE INS CO	61476	MA		218,991	188,969	30,021	162	0	982	0	1,144

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
ARCADIA NATIONAL LIFE INS CO	0	189	0	0	189	0	0	0	33	0	0	33
ASSOCIATES FINANCIAL LIFE INS CO	0	292	0	0	292	278	71	0	37	0	0	37
ASSOCIATES LIFE INS CO	0	0	0	0	0	46	14	2,247	0	0	0	2,247
ASSOCIATION LIFE INS CO INC	22	0	11	0	33	47	41	0	0	28	0	28
ATLANTIC AMERICAN LIFE INS CO	12	0	0	0	12	12	12	158	0	0	0	158
AUTO CLUB LIFE INS CO	0	0	0	0	0	0	0	234	0	0	0	234
BANKERS LIFE & CAS CO	1,299	0	0	0	1,299	3,412	1,588	120,335	0	0	0	120,335
BANKERS LIFE INS CO OF NEBRASKA	458	0	109	0	567	230	179	14,483	0	33,702	0	48,185
BANKERS NATIONAL LIFE INS CO	2,122	0	386	0	2,508	0	0	330,741	0	4,223	0	334,964
BANKERS SECURITY LIFE INS SOCIETY	335	5	371	0	711	83	302	295,691	0	114,553	0	410,243
BANKERS UNITED LIFE ASSURANCE CO	447	81	51	0	580	623	1,001	168	0	10	0	179
BCS LIFE INS CO	0	0	643	0	643	1,175	660	0	0	315,761	0	315,761
BENEFICIAL LIFE INS CO	22	0	0	0	22	0	0	3	0	8	0	11
BENEFICIAL STANDARD LIFE INS CO	212	0	17		228	239	141	4,450	0	8,975	0	13,426
BENEFIT TRUST LIFE INS CO	52	0	24		76	1,180	771	7	0	63	0	70
BERKSHIRE LIFE INS CO	1,898	0	0	0	1,898	950	280	440,532	0	0	0	440,532
BEST LIFE ASSURANCE CO OF CA	0	0	0	0	0	1	1	0	0	0	0	0
BOSTON MUTUAL LIFE INS CO	79	0	465	1	545	655	268	12,150	0	214,519	6	226,675

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
BRADFORD NATIONAL LIFE INS CO	86371	KY	76,422	66,576	7,296	214	0	278	0	492
BUSINESS MENS ASSURANCE CO OF AM	61492	MO	922,455	767,258	143,198	337	0	13	0	350
CAPITOL AMERICAN LIFE INS CO	78174	AZ	69,104	46,156	20,898	0	0	0	0	0
CAPITOL BANKERS LIFE INS CO	62421	MN	84,118	75,310	7,468	55	0	0	0	55
CAPITOL LIFE INS CO	61581	CO	1,870,813	1,799,662	66,651	629	0	1,665	0	2,294
CARILLON LIFE INS CO	93661	OH	7,803	1,297	4,507	0	0	0	0	0
CELTIC LIFE INS CO	80799	RI	92,490	57,315	24,074	0	0	47	0	47
CENTENNIAL LIFE INS CO	61654	KS	79,996	73,466	5,029	0	0	18	0	18
CENTRAL LIFE ASSURANCE CO	61689	IA	1,669,429	1,561,133	108,296	2,672	0	4	0	2,676
CENTRAL NATIONAL LIFE IN CO OF OMAH	61700	NE	437,422	223,408	212,814	34	591	12	0	637
CENTRAL SECURITY LIFE INS CO	61735	TX	18,305	11,410	5,695	2	0	0	0	2
CENTRAL STATES H & L CO OF OMAHA	61751	NE	101,283	76,284	24,999	2	131	0	0	132
CENTRAL UNITED LIFE INS CO	61883	IA	40,059	33,817	4,086	1	0	0	0	1
CENTURY LIFE OF AMERICA	65749	IA	903,418	839,715	63,703	860	0	2	0	862
CERTIFIED LIFE INS CO	61778	CA	108,379	73,254	33,925	3	0	0	0	3
CHARTER NATIONAL LIFE INS CO	61808	MO	620,660	592,729	24,521	579	0	0	0	579
CHRISTIAN MUTUAL LIFE INS CO	61867	NH	35,709	31,446	4,263	6	0	0	0	6
CHRYSLER LIFE INS CO	79677	MI	83,316	66,543	14,273	0	264	0	0	264

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1	0	225	0	225	54	1	10	0	31	0	41
221	0	0	0	221	639	241	48,630	0	2,929	0	51,559
0	0	0	0	0	22	0	0	0	0	0	0
15	0	0	0	15	0	0	4,168	0	0	0	4,168
4,632	0	1,361	0	5,993	0	1	94,350	0	13	0	94,364
0	0	0	0	0	0	0	0	0	0	0	0
0	0	5	0	5	1,345	840	0	35	11,103	0	11,138
0	0	0	0	0	877	327	340	0	5,990	0	6,330
1,569	0	0	0	1,569	189	124	336,613	0	44,839	0	381,452
25	454	76	0	556	515	190	2,881	59,312	47,243	0	109,437
4	0	0	0	4	2	0	45	0	0	0	45
0	51	0	0	51	7	1	449	8,730	0	0	9,179
1	0	0	0	1	0	0	160	0	0	0	160
317	0	0	0	317	15	1	51,845	0	537	0	52,382
0	0	0	0	0	12	3	147	0	0	0	147
600	0	0	0	600	1	9	22,776	32	0	0	22,808
5	0	0	0	5	0	0	402	0	0	0	402
0	147	0	0	147	196	79	0	16,207	0	0	16,207

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CIGNA LIFE INS CO	93629	CT	5,669	563	4,106	0	0	0	0	0
CITADEL LIFE INS CO	61611	NC	50,773	28,717	20,857	0	0	0	0	0
CITIZENS SECURITY LIFE INS CO	61921	KY	27,962	22,085	4,677	72	0	4	0	77
CM LIFE INS CO	93432	CT	222,401	210,785	9,116	3,029	0	0	0	3,029
COASTAL STATES LIFE INS CO	61980	GA	84,623	71,458	10,839	13	0	0	0	13
COLLEGE LIFE INS CO OF AMERICA	61999	IN	238,515	204,531	32,433	538	0	4	0	542
COLONIAL LIFE & ACCIDENT INS CO	62049	SC	271,580	191,734	74,591	407	0	3	0	410
COLONIAL LIFE INS CO OF AMERICA	62057	NJ	448,047	404,999	41,728	114	0	164	1	279
COLONIAL PENN LIFE INS CO	62065	PA	534,976	404,407	129,069	3,366	0	17	0	3,383
COLORADO BANKERS LIFE INS CO	84786	CO	20,934	12,477	6,457	47	0	0	0	47
COLUMBIA GENERAL LIFE INS CO	70785	IN	8,510	5,040	2,270	0	0	0	0	0
COLUMBIA LIFE INS CO	73350	PA	28,012	26,304	608	1	0	0	0	1
COLUMBIA NATIONAL LIFE INS CO	90549	OH	77,540	69,062	6,978	26	0	3	0	29
COLUMBIAN MUTUAL LIFE INS CO	62103	NY	208,767	194,611	14,156	660	0	7	2	669
COLUMBUS MUTUAL LIFE INS CO	62111	OH	795,025	717,559	76,366	5,986	0	29	0	6,015
COLUMBUS SECURITY LIFE INS CO	88137	OH	7,125	1,555	3,570	11	0	0	0	11
COMBINED AMERICAN LIFE INS CO	61506	NE	24,776	14,577	7,699	0	0	0	0	0
COMBINED INS CO OF AMERICA	62146	IL	1,536,405	1,138,367	369,700	1,093	0	106	0	1,199

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CIGNA LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
CITADEL LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
CITIZENS SECURITY LIFE INS CO	1	0	0	0	1	10	5	0	0	0	0	0
CM LIFE INS CO	198	0	0	0	198	0	0	330,696	0	0	0	330,696
COASTAL STATES LIFE INS CO	97	0	0	0	97	0	0	813	0	3,383	0	4,196
COLLEGE LIFE INS CO OF AMERICA	518	0	0	0	518	21	8	52	0	0	0	52
COLONIAL LIFE & ACCIDENT INS CO	60	0	0	0	60	2,711	925	47,951	0	550	0	48,501
COLONIAL LIFE INS CO OF AMERICA	140	0	43	6	189	1,751	1,295	11,801	0	39,660	111	51,572
COLONIAL PENN LIFE INS CO	1,655	0	0	0	1,655	1,028	580	49,522	0	412	0	49,934
COLORADO BANKERS LIFE INS CO	36	0	0	0	36	0	0	2,598	0	0	0	2,598
COLUMBIA GENERAL LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
COLUMBIA LIFE INS CO	0	0	0	0	0	458	191	11	0	0	0	11
COLUMBIA NATIONAL LIFE INS CO	15	0	0	0	15	3	2	5,355	0	0	0	5,355
COLUMBIAN MUTUAL LIFE INS CO	271	0	0	0	271	7	1	107,154	0	79	88	107,321
COLUMBUS MUTUAL LIFE INS CO	3,221	0	60	0	3,281	309	249	377,011	0	3,969	0	381,580
COLUMBUS SECURITY LIFE INS CO	0	0	0	0	0	0	0	2,032	0	0	0	2,032
COMBINED AMERICAN LIFE INS CO	0	0	0	0	0	59	63	0	0	0	0	0
COMBINED INS CO OF AMERICA	541	0	119	0	660	4,856	2,063	38,602	0	10,901	0	49,503

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
COMMERCIAL LIFE INS CO	66508	MI	1,236,895	1,130,246	106,649	838	0	1,426	0	2,264
COMMERCIAL TRAVELERS MUTUAL INS CO	81426	NY	19,506	13,424	6,142	0	0	0	0	0
COMMERCIAL UNION LIFE INS CO OF AM	62898	DE	244,466	221,525	21,813	547	0	56	0	603
COMPANION LIFE INS CO	77828	SC	18,078	12,018	4,860	0	0	77	0	77
CONFEDERATION LIFE INS & ANNUITY CO	99384	GA	17,194	9,3[illegible]	5,311	439	0	0	0	439
CONNECTICUT GENERAL LIFE INS CO	62308	CT	24,806,504	23,532,571	1,244,041	8,263	18	20,633	0	28,915
CONNECTICUT MUTUAL LIFE INS CO	62316	CT	8,934,017	8,548,992	385,024	14,190	0	11	0	14,201
CONNECTICUT NATIONAL LIFE INS CO	93769	NJ	245,926	216,074	27,332	377	0	378	0	755
CONSTITUTION LIFE INS CO	62359	IL	333,359	286,741	45,018	300	0	0	0	300
CONSUMERS LIFE INS CO	62375	DE	69,586	62,504	5,882	508	2,465	0	0	2,973
CONTINENTAL AMERICAN LIFE INS CO	62405	DE	342,124	283,371	54,883	2,022	0	60	0	2,082
CONTINENTAL ASSURANCE CO	62413	IL	5,601,469	5,079,614	500,024	3,264	0	364	0	3,628
CONTINENTAL GENERAL INS CO	71404	NE	50,120	36,473	9,870	0	0	0	0	0
CONTINENTAL LIFE & ACCIDENT CO	62464	ID	67,447	36,511	28,836	1	0	0	0	1
CORPORATE LIFE INS CO	74705	PA	26,218	23,609	1,609	3	0	0	0	3
CREDIT LIFE INS CO	62596	OH	221,185	210,237	9,796	41	1,332	160	0	1,534
CROWN AMERICA LIFE INS CO	64602	KY	66,245	43,593	21,115	216	0	0	0	216
CUDIS INS SOCIETY INC	86126	MI	312,785	216,300	91,484	0	0	0	0	0

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
COMMERCIAL LIFE INS CO	485	0	1,626	0	2,111	289	88	56,222	0	176,100	0	232,322
COMMERCIAL TRAVELERS MUTUAL INS CO	0	0	0	0	0	44	17	0	0	0	0	0
COMMERCIAL UNION LIFE INS CO OF AM	230	0	0	0	230	27	2	55,315	0	7,889	0	63,204
COMPANION LIFE INS CO	0	0	0	0	0	20	17	0	0	16,121	0	16,121
CONFEDERATION LIFE INS & ANNUITY CO	0	0	0	0	0	0	0	25,483	0	0	0	25,483
CONNECTICUT GENERAL LIFE INS CO	6,048	0	15,121	0	21,169	54,788	49,574	428,635	2,533	3,508,308	0	3,939,476
CONNECTICUT MUTUAL LIFE INS CO	13,058	0	29	0	13,087	2,242	511	1,180,594	0	0	0	1,180,594
CONNECTICUT NATIONAL LIFE INS CO	50	0	106	0	156	1,031	697	32,385	0	33,837	0	66,222
CONSTITUTION LIFE INS CO	141	0	0	0	141	0	0	32,283	0	0	0	32,283
CONSUMERS LIFE INS CO	109	876	0	0	985	1,333	437	32,319	165,596	407	0	198,321
CONTINENTAL AMERICAN LIFE INS CO	2,030	0	19	0	2,049	672	250	103,202	0	2,582	0	105,784
CONTINENTAL ASSURANCE CO	2,329	0	368	0	2,696	23,064	32,831	437	0	144	0	581
CONTINENTAL GENERAL INS CO	1	0	0	0	1	4	3	256	0	4,201	0	4,457
CONTINENTAL LIFE & ACCIDENT CO	0	0	0	0	0	0	3	177	0	17,585	0	17,762
CORPORATE LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
CREDIT LIFE INS CO	1	438	0	0	440	851	151	19,259	58,356	34,190	0	111,805
CROWN AMERICA LIFE INS CO	0	0	0	0	0	0	0	549	0	0	0	549
CUDIS INS SOCIETY INC	0	0	0	0	0	3,031	2,259	0	0	0	0	0

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CUNA MUTUAL INS SOCIETY	62626	WI	728,576	549,307	179,268	229	2,964	2,337	0	5,531
DELAWARE AMERICAN LIFE INS CO	62634	DE	57,825	45,403	10,222	359	0	0	0	359
DEPENDABLE LIFE INS CO	86045	FL	29,296	25,212	2,875	47	0	0	0	47
DREYFUS CONSUMER LIFE INS CO	93548	CT	7,271	208	5,063	0	0	0	0	0
DREYFUS LIFE INS CO	70683	NY	13,337	5,216	6,122	1	0	0	0	1
DURHAM LIFE INS CO	62707	NC	509,163	435,755	58,419	61	0	19	1	81
E F HUTTON LIFE INS CO	65447	CA	2,678,575	2,579,762	95,813	2,816	0	0	0	2,816
EDUCATORS MUTUAL LIFE INS CO	62804	PA	93,115	77,376	15,739	2,219	0	350	0	2,569
EMPLOYERS HEALTH INS CO	73288	WI	288,041	166,986	112,222	1	0	190	0	191
EMPLOYERS LIFE INS CO OF WAUSAU	62901	WI	518,617	492,949	24,418	117	164	15	0	296
EMPLOYERS MODERN LIFE CO	62928	IA	49,231	43,042	4,189	10	0	0	0	10
EMPLOYERS REASSURANCE CORP.	68276	KS	915,325	648,642	263,933	156	0	5	0	161
EQUITABLE LIFE ASR SOC OF THE US	62944	NY	48,577,698	47,271,037	1,306,662	22,143	0	31,732	0	53,876
EQUITABLE LIFE INS CO	81140	VA	421,422	319,911	91,497	3,272	0	0	276	3,548
EQUITABLE LIFE INS CO OF IOWA	62979	IA	1,336,323	1,235,767	95,556	1,492	0	0	0	1,492
EQUITABLE OF COLORADO INC	62880	CO	43,021	29,012	12,009	210	0	0	0	210
EQUITABLE VARIABLE LIFE INS CO	81361	NY	5,073,363	4,795,487	276,376	18,361	0	0	0	18,361
ERIE FAMILY LIFE INS CO	70769	PA	96,825	75,636	20,035	2,007	0	23	0	2,031

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
422	2,363	1,673	0	4,457	427	199	16,862	973,811	772,205	0	1,762,878
90	0	0	0	90	0	12	191,747	0	5,288	0	197,035
135	0	0	0	135	9	0	2,316	0	0	0	2,316
0	0	0	0	0	0	0	50	0	0	0	50
0	0	0	0	0	0	0	30	0	0	0	30
80	0	20	13	113	109	107	3,561	0	37,579	71	41,210
2,489	0	357	0	2,846	0	0	257,147	0	0	0	257,147
497	0	123	0	620	6,995	4,899	153,277	0	86,323	0	239,599
0	0	77	0	77	2,435	3,005	175	0	42,510	0	42,685
51	153	131	0	335	102	-1	5,786	0	3,521	0	9,307
1	0	0	0	1	1	0	986	0	370	0	1,356
114	0	0	0	114	3	0	53	0	640	0	693
18,858	0	24,599	0	43,458	13,120	9,887	1,457,184	0	2,563,989	0	4,021,173
1,609	0	8	313	1,925	129	10	270	0	0	7	277
1,267	0	0	0	1,267	24	-30	115,025	0	0	0	115,025
8	0	0	0	8	0	0	3,547	0	0	0	3,547
3,920	0	0	0	3,920	0	0	1,153,531	0	0	0	1,153,531
462	0	87	0	549	0	0	232,712	0	8,630	0	241,342

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
EXECUTIVE FUND LIFE INS CO	66877	NE	71,957	57,049	13,408	6	0	1	0	7
EXECUTIVE LIFE INS CO	63010	CA	9,870,910	9,600,943	268,467	7,186	0	4,868	0	12,054
EXECUTIVE LIFE INS CO OF NEW YORK	61913	NY	3,288,487	3,233,811	40,285	3,094	0	995	0	4,090
FAMILY GUARDIAN LIFE INS CO	80322	AZ	148,973	58,513	87,960	0	-19	0	0	-19
FAMILY LIFE INS CO	63053	WA	911,078	852,457	56,497	3,808	0	77	0	3,884
FAMILY SERVICE LIFE INS CO	74004	TX	161,421	150,888	9,532	6	0	0	0	6
FARMERS & TRADERS LIFE INS CO	63193	NY	160,274	148,639	11,636	223	0	0	0	223
FEDERAL HOME LIFE INS CO	67695	IN	517,796	469,936	46,661	1,359	0	66	0	1,425
FEDERAL KEMPER LIFE ASSURANCE CO	63207	IL	1,267,441	1,199,338	66,057	6,422	0	414	0	6,837
FEDERAL LIFE INS CO (MUTUAL)	63223	IL	165,109	137,932	27,177	8	0	0	0	8
FEDERATED LIFE INS CO	63258	MN	230,029	162,392	66,437	5	0	0	0	6
FIDELITY BANKERS LIFE INS CO	63266	VA	393,109	362,592	27,507	4,271	0	800	0	5,071
FIDELITY LIFE ASN	63290	IL	239,613	154,951	84,661	177	0	67	0	244
FIDELITY MUTUAL LIFE INS CO	63304	PA	1,026,030	987,133	38,897	1,956	0	7	0	1,963
FIDELITY SECURITY LIFE INS CO	71870	MO	84,792	69,635	13,658	1	0	37	0	38
FIDELITY STANDARD LIFE INS CO	93246	DE	18,572	10,289	6,283	0	0	0	0	0
FIDELITY UNION LIFE INS CO	92509	TX	761,501	537,745	183,756	2,354	0	0	0	2,354
FIRST COLONY LIFE INS CO	63401	VA	2,084,900	1,927,679	153,221	9,792	0	392	0	10,184

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
2	0	0	0	2	6	0	475	0	50	0	525
199	0	1,381	0	1,580	0	0	606,736	0	6,738	0	613,474
2,507	0	2,406	0	4,913	0	0	259,126	0	0	0	259,126
0	0	0	0	0	-6	0	0	2,060	0	0	2,060
74	0	0	0	74	84	4	175,843	0	16,973	0	192,816
1	0	0	0	1	0	0	0	0	0	0	0
80	0	0	0	80	9	8	22,495	0	0	0	22,495
1,276	0	176	0	1,453	543	290	89,168	0	38,806	0	127,974
2,439	0	311	0	2,750	0	0	748,046	0	138,383	0	886,429
17	0	0	0	17	0	0	840	0	0	0	840
1	0	0	0	1	0	0	636	0	5	0	641
1,646	0	427	0	2,072	1	1	226,113	0	61,225	0	287,338
247	0	0	0	247	0	0	11,938	0	1,407	0	13,345
1,062	0	0	0	1,062	110	33	121,629	0	757	0	122,386
0	0	41	0	41	111	63	126	0	2,010	0	2,136
0	0	0	0	0	0	0	0	0	0	0	0
1,144	0	0	0	1,144	0	0	216,640	0	0	0	216,640
4,700	0	130	0	4,830	16	4	840,864	0	73,215	0	914,079

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
FIRST CONTINENTL LIFE & ACC INS CO	64096	UT	152,219	137,097	12,622	30	0	0	0	30
FIRST DELAWARE LIFE INS CO	93467	DE	75,194	68,383	4,810	9	0	0	0	9
FIRST INVESTORS LIFE INS CO	63495	NY	86,327	79,635	4,688	105	0	0	0	105
FIRST NATIONAL LIFE INS CO	63517	AL	10,627	4,683	4,944	0	0	0	0	0
FIRST NATIONAL LIFE INS CO OF AM	63525	GA	30,243	26,698	2,545	41	0	0	0	41
FIRST PENN-PACIFIC LIFE INS CO	67652	PA	249,131	230,129	17,002	2,420	0	0	0	2,420
FIRST PROTECTION LIFE INS CO	74667	NC	30,680	23,339	6,142	0	0	0	0	0
FIRST TRANSCONTINENTAL LIFE INS COR	93602	WI	8,050	274	5,776	0	0	0	0	0
FIRST VARIABLE LIFE INS CO	77984	AR	180,151	140,234	38,674	7	0	47	0	54
FIRST VIRGINIA LIFE INS CO	63568	VA	12,369	9,408	2,211	0	58	0	0	58
FIRSTMARK STANDARD LIFE INS CO	69051	IN	111,916	98,958	10,266	54	0	0	0	54
FORD LIFE INS CO	63576	MI	186,660	148,973	36,186	98	3,201	0	0	3,301
FOREMOST LIFE INS CO	71439	MI	74,395	47,968	24,927	-2	60	29	0	87
FORT DEARBORN LIFE INS CO	71129	IL	108,139	87,245	18,392	0	0	59	0	60
FRANKLIN LIFE INS CO	63622	IL	3,433,524	2,947,324	444,196	13,974	0	2	0	13,976
GARDEN STATE LIFE INS CO	63657	NJ	76,292	60,121	14,157	7,311	0	473	0	7,784
GEICO ANNUITY & INS CO	97829	DE	19,242	11,992	5,249	849	0	0	0	849
GENERAL AMERICAN INS CO	93564	MO	34,272	29,503	2,719	566	0	0	0	566

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
23	0	0	0	23	8	2	166	0	0	0	166
0	0	0	0	0	0	0	700	0	0	0	700
36	0	0	0	36	2	0	10,756	0	4,633	0	15,388
0	0	0	0	0	12	0	0	0	0	0	0
71	0	0	0	71	0	0	2,297	0	0	0	2,297
833	0	0	0	833	0	0	253,143	0	0	0	253,143
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
1,289	0	0	0	1,290	0	0	0	0	0	0	0
0	17	0	0	17	0	0	0	2	0	0	2
76	0	0	0	77	21	0	3,059	0	0	0	3,059
35	1,221	0	0	1,256	1,477	292	8,209	211,536	0	0	219,745
9	5	0	0	14	40	0	1	4	2	0	7
0	0	17	0	17	36	27	0	0	18	0	19
5,377	0	34	0	5,411	198	125	720,274	0	22,210	0	742,483
1,464	0	58	0	1,522	218	77	28,201	0	154,391	0	182,592
200	0	0	0	200	0	0	357,317	0	0	0	357,317
0	0	0	0	0	0	0	7,369	0	0	0	7,369

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
GENERAL AMERICAN LIFE INS CO	63665	MO	3,778,836	3,619,952	158,884	3,867	0	407	0	4,273
GENERAL FIDELITY LIFE INS CO	93521	CA	81,084	34,014	45,570	0	0	0	0	0
GENERAL LIFE INS CORP OF MI	63703	MI	92,161	83,225	7,836	146	0	0	0	146
GENERAL REASSURANCE CORP	82627	CT	758,866	618,166	136,700	0	0	0	0	0
GENERAL SERVICES LIFE INS CO	63762	DC	30,372	21,739	7,508	97	0	0	0	97
GEORGE WASHINGTON LIFE INS CO	63770	WV	34,112	25,984	7,028	8	-12	0	0	-4
GEORGIA INTERNATIONAL LIFE INS CO	63797	GA	274,291	238,710	33,080	116	0	0	0	116
GERBER LIFE INS CO	70939	NY	41,557	29,907	10,146	124	0	0	0	124
GERMANTOWN LIFE INS CO	63819	PA	10,025	3,929	4,996	4	26	0	0	30
GLOBE LIFE AND ACCIDENT INS CO	91472	DE	533,720	276,855	250,537	1,754	0	0	0	1,754
GLOBE LIFE INS CO	63894	IL	555,435	530,643	23,392	70	7,390	0	0	7,461
GOLDEN RULE INS CO	62286	IL	241,049	180,360	57,922	277	0	0	0	278
GOLDEN STATE MUTUAL LIFE INS CO	63924	CA	116,333	110,057	6,275	3	0	0	0	3
GOVERNMENT PERSONNEL MUTUAL L INS C	63967	TX	251,935	232,276	19,659	676	0	0	0	676
GREAT AMERICAN LIFE INS CO	63312	OH	2,124,057	2,035,339	86,205	877	0	3	0	880
GREAT AMERICAN RESERVE INS CO	64017	TX	589,914	518,375	65,530	33	0	0	0	33
GREAT SOUTHERN LIFE INS CO	90212	TX	660,964	543,964	115,000	855	0	0	0	855
GREAT-WEST LIFE & ANNUITY INS CO	68322	KS	911,305	860,276	48,430	144	0	5,321	0	5,465

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,421	0	223	0	1,643	1,706	1,141	195,500	0	243,231	0	438,731
0	0	0	0	0	0	0	0	0	0	0	0
12	0	9	0	21	0	0	16,263	0	69	0	16,331
6	0	0	0	6	0	0	0	0	0	0	0
88	0	0	0	88	0	0	6	0	0	0	6
16	26	0	0	42	301	92	833	5,023	0	0	5,855
84	0	5	0	89	4	5	11,298	0	90	0	11,388
25	0	0	0	25	11	3	31,151	0	1	0	31,152
0	0	0	0	0	2	1	47	2,107	0	0	2,154
669	0	0	0	669	13	8	330,522	0	0	0	330,522
44	2,211	17	11	2,283	6,554	1,902	4,632	541,750	74	436	546,892
0	0	0	0	0	1,192	540	7,037	0	4,751	0	11,787
0	0	0	0	0	0	0	0	0	0	0	1
612	0	0	0	612	1	0	42,723	0	0	0	42,723
801	0	23	0	824	7	1	17,156	0	9	0	17,165
62	0	0	0	62	5	9	3,819	0	0	0	3,819
415	0	1	0	416	0	24	127,176	0	0	0	127,176
0	0	309	0	309	0	0	19	0	0	0	19

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
GROUPAMERICA INS CO	93440	CT	13,021	1,447	8,574	0	0	3	0	3
GUARANTEE RESERVE LIFE INS CO	64203	IN	57,220	46,849	8,872	655	0	0	0	656
GUARANTEE SECURITY LIFE INS CO	94271	FL	520,134	495,243	23,341	916	0	0	0	916
GUARANTEE TRUST LIFE INS CO	64211	IL	119,595	98,588	21,007	371	0	0	0	371
GUARANTY INCOME LIFE INS CO	64238	LA	78,170	70,188	6,982	2	0	0	0	2
GUARDIAN INS & ANNUITY CO INC	78778	DE	665,351	596,803	66,549	1,221	0	0	0	1,221
GUARDIAN LIFE INS CO OF AMERICA	64246	NY	3,691,576	3,302,652	388,925	3,725	0	2,206	0	5,931
GULF LIFE INS CO	64270	FL	1,264,292	1,005,683	243,841	102	0	0	0	102
HARLEYSVILLE LIFE INS CO	64327	PA	73,401	67,411	4,490	633	0	51	0	684
HARTFORD LIFE & ACCIDENT INS CO	70815	CT	1,129,621	885,464	241,658	2,535	0	1,580	0	4,115
HARTFORD LIFE INS CO	88072	CT	2,896,564	2,792,977	101,083	683	0	1,855	0	2,538
HARTFORD VARIABLE ANNUITY LIFE INS	86630	CT	1,159,936	1,134,097	23,339	0	0	513	0	513
HARVEST LIFE INS CO	79421	OH	109,370	97,823	9,346	276	0	0	0	276
HEALTH INS OF VERMONT INC	81078	VT	6,782	3,447	2,216	0	0	0	0	0
HERITAGE LIFE INS CO	64394	AZ	73,992	55,635	15,857	0	-1	0	0	-1
HOME BENEFICIAL LIFE INS CO	64424	VA	947,146	661,243	277,902	12,520	0	347	3,161	16,028
HOME LIFE FINANCIAL ASSURANCE CORP	67369	FL	143,155	121,816	19,338	1,017	0	0	0	1,017
HOME LIFE INS CO	64440	NY	3,064,892	2,936,090	128,802	10,093	0	1,165	0	11,259

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	28	0	0	0	18,008	0	18,008
142	0	0	0	142	25	11	13,404	0	0	0	13,404
174	0	0	0	174	0	0	3	0	0	0	3
180	0	0	0	180	219	85	55,573	0	62	0	55,635
2	0	0	0	2	0	0	94	0	0	0	94
0	0	0	0	0	0	0	0	0	0	0	0
1,010	0	743	0	1,753	15,704	12,192	326,651	0	575,236	0	901,887
142	0	0	15	157	6	6	4,581	0	0	0	4,581
85	0	62	0	147	2	0	53,907	0	1,790	0	55,697
197	0	1,392	0	1,588	2,407	1,295	160,613	0	422,720	0	583,334
396	0	2,033	0	2,429	4,750	5,409	17,861	0	236,880	0	254,741
19	0	850	0	869	0	0	4	0	0	0	4
8	0	0	0	8	43	28	9,752	0	0	0	9,752
0	0	0	0	0	67	29	0	0	0	0	0
0	0	0	0	0	0	-1	0	2	0	0	2
4,936	0	593	2,719	7,754	349	331	500,020	0	11,113	104,712	615,844
163	0	0	0	163	0	0	153	0	0	0	153
7,190	0	405	0	7,595	3,583	2,381	348,215	0	167,296	0	515,511

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
HORACE MANN LIFE INS CO	64513	IL	1,337,224	1,126,542	209,182	1,784	0	1,084	0	2,869
HUMANA INS CO	62189	MO	99,804	80,994	18,809	0	0	0	0	0
IDS LIFE INS CO	65005	MN	7,301,941	7,100,214	198,726	7,331	0	11	0	7,342
INA LIFE INS CO	67415	CA	2,319,773	2,202,073	116,193	3,021	0	0	0	3,022
INDEPENDENT LIFE & ACCIDENT INS CO	64637	FL	869,864	732,952	— 134,912	38	0	0	0	38
INDIANAPOLIS LIFE INS CO	64645	IN	688,923	623,548	65,375	2,860	0	0	0	2,860
INDIANAPOLIS LIFE PENSION & INS CO	92711	IN	52,109	43,506	7,403	360	0	0	0	360
INDIVIDUAL ASSUR CO LIFE HEALTH &AC	81779	MO	15,569	9,966	4,103	0	0	0	0	0
INDUSTRIAL LIFE INS CO	64688	TX	28,015	19,285	7,730	0	30	0	0	30
INTEGON LIFE INS CORP	68756	NC	486,542	410,258	69,928	1,176	0	0	0	1,176
INTEGRATED RESOURCES LIFE INS CO	64254	IA	186,322	155,410	29,412	905	0	0	0	905
INTEGRITY LIFE INS CO	74780	AZ	614,275	581,706	30,569	2,609	0	0	0	2,609
INTEGRITY NATIONAL LIFE INS CO	64726	PA	22,072	18,151	2,821	816	0	0	509	1,326
INTER OCEAN INS CO	64793	IN	247,170	172,826	72,344	244	0	0	0	244
INTER-AMERICAN INS CO	92525	DE	52,063	37,693	13,120	2	0	1	0	4
INTER-AMERICAN LIFE INS CO	63584	NJ	12,698	10,099	1,400	145	0	112	0	257
INTER-STATE ASSURANCE CO	64807	IA	33,258	23,537	7,721	225	0	0	0	225
INTERCONTINENTAL LIFE INS CO	64734	NJ	63,193	53,648	8,044	378	0	0	0	378

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
848	0	364	0	1,212	457	810	136,155	0	33,199	0	169,354
0	0	0	0	0	0	0	5	0	0	0	5
3,000	0	117	0	3,118	182	45	129,242	0	1,307	0	130,549
1,730	0	0	0	1,730	43	0	210	0	0	0	210
4	0	0	0	4	0	0	2,343	0	0	0	2,343
1,251	0	0	0	1,251	398	60	191,024	0	0	0	191,024
53	0	0	0	53	0	0	33,213	0	0	0	33,213
0	0	0	0	0	9	0	0	0	0	0	0
35	26	0	0	61	28	48	1,915	4,280	0	0	6,195
393	0	0	0	393	0	0	181,295	6	0	0	181,301
17	0	0	0	17	0	0	63,692	0	17,155	0	80,847
33	0	0	0	33	0	0	10,316	0	0	0	10,316
188	0	0	180	368	48	11	38,277	0	0	14,427	52,704
249	0	0	14	262	4	0	21,058	0	5,320	0	26,378
0	0	10	0	10	12	1	0	0	0	0	0
17	0	152	0	168	0	0	14	0	7	0	21
25	0	0	0	25	0	0	51,288	0	0	0	51,288
54	0	0	0	54	16	3	50,679	0	0	0	50,679

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
FOREIGN										
INTERNATIONAL FINANCIAL SVC LIFE I	64084	IL	5,570	2,128	2,242	22	0	0	C	22
INTRAMERICA LIFE INS CO	64831	NY	57,840	40,341	15,398	17	0	0	0	17
INVESTORS GUARANTY LIFE INS CO	64890	CA	69,267	51,400	16,281	92	0	0	0	92
INVESTORS LIFE INS CO NORTH AMERICA	63467	PA	991,636	940,663	49,453	1,626	0	237	0	1,863
INVESTORS LIFE INS CO OF NEBRASKA	86975	SD	47,540	32,417	13,623	33	0	0	0	33
ITT LIFE INS CORP	71153	WI	355,095	224,434	127,661	743	0	10	0	754
ITT LYNDON LIFE INS CO	88080	MO	239,360	195,278	41,081	0	656	0	C	656
JACKSON NATIONAL LIFE INS CO	65056	MI	2,297,510	2,125,650	158,060	356	0	0	0	356
JC PENNEY LIFE INS CO	65021	VT	593,463	537,424	54,039	451	0	0	0	451
JEFFERSON NATL LIFE INS CO	65064	IN	345,442	288,771	53,857	2,252	0	42	0	2,294
JEFFERSON PILOT PENSION LIFE INS CO	94064	NC	278,910	274,011	3,699	149	0	23	0	172
JEFFERSON STANDARD LIFE INS CO	65072	NC	1,807,646	1,343,898	438,748	2,016	0	0	0	2,016
JEFFERSON-PILOT LIFE INS CO	67865	NC	1,239,687	1,033,087	201,600	1,438	32	445	0	1,916
JOHN ALDEN LIFE INS CO	65080	MN	1,279,897	1,188,427	88,870	1,315	332	239	0	1,886
JOHN DEERE LIFE INS CO	97128	IL	186,234	160,330	23,904	2	0	0	0	2
JOHN HANCOCK MUTUAL LIFE INS CO	65099	MA	27,213,497	26,208,433	1,005,063	16,519	10	5,091	0	21,621
JOHN HANCOCK VARIABLE LIFE INS CO	90204	MA	679,874	625,636	52,238	5,962	0	0	0	5,962
KANSAS CITY LIFE INS CO	65129	MO	1,123,077	974,692	125,265	1,686	-1	95	0	1,780

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	AEH LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
14	0	0	0	14	0	0	258	0	C	0	258
106	0	0	0	106	0	0	15,080	0	0	0	15,080
1,791	0	2,276	0	4,067	0	0	103	0	0	0	103
21	0	0	0	21	0	0	3,649	0	0	0	3,649
172	0	0	C	172	2	1	105	0	3	0	108
0	214	0	0	214	1,241	334	0	48	0	0	48
10	0	0	0	10	0	0	16,860	0	0	0	16,860
182	0	0	0	182	287	23	27	0	0	0	27
605	0	15	C	620	31	35	223,502	0	5,210	0	228,712
30	0	28	0	58	0	0	0	0	0	0	0
1,583	0	0	0	1,583	0	C	144,277	0	0	0	144,277
876	45	165	0	1,086	3,048	2,642	106,421	46,126	233,364	0	385,911
2,032	112	53	0	1,200	4,334	3,493	115,379	16,605	54,315	0	186,299
5	0	0	0	5	0	0	97	0	0	0	97
11,565	14	13,481	0	24,695	3,718	2,741	1,065,917	2,720	1,614,851	0	2,683,488
790	0	0	0	790	0	0	380,715	0	0	0	380,715
431	0	21	0	452	174	37	146,013	443	34,287	C	180,743

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
KEMPER INVESTORS LIFE INS CO	90557	IL	3,398,707	3,324,617	71,590	1,465	0	233	0	1,698
KENNESAW LIFE & ACCIDENT INS CO	65161	GA	38,775	34,786	2,989	209	0	0	0	209
KENTUCKY CENTRAL LIFE INS CO	65188	KY	631,126	592,098	32,886	2,618	0	2	1	2,621
KEYSTONE PROVIDENT LIFE INS CO	65234	KI	2,619,887	2,551,860	66,520	3,524	0	0	0	3,524
KEYSTONE STATE LIFE INS CO	90344	PA	11,276	1,209	5,039	35	0	0	0	35
KINDER LIFE INS CO	88366	AL	1,109	0	109	6	0	0	0	6
KNICKERBOCKER LIFE INS CO	90585	TX	49,989	42,299	6,586	0	0	0	0	0
LAFAYETTE LIFE INS CO	65242	IN	328,719	297,272	31,447	1,166	0	5	0	1,171
LIBERTY LIFE ASSURANCE CO OF BOSTON	65315	MA	924,173	877,571	45,402	970	0	368	0	1,338
LIBERTY LIFE INS CO	65323	SC	774,191	720,418	43,852	2,059	0	1	1	2,061
LIBERTY NATIONAL LIFE INS CO	65331	AL	2,738,966	1,924,963	770,943	118	0	0	8	126
LIFE & CASUALTY INS CO OF TENNESSEE	65390	TN	1,275,095	1,120,525	131,889	83	0	457	3	543
LIFE & HEALTH INS CO OF AMERICA	77887	PA	13,663	9,714	2,839	1	0	0	0	1
LIFE ASSURANCE CO OF PENNSYLVANIA	65374	PA	100,129	87,710	10,919	1,139	1,326	0	0	2,466
LIFE INS CO OF GEORGIA	65471	GA	1,288,464	1,085,751	187,713	118	0	0	8	126
LIFE INS CO OF ILLINOIS	75078	IL	39,504	21,660	16,345	1	0	0	0	1
LIFE INS CO OF NORTH AMERICA	65498	PA	1,343,465	948,292	393,163	703	0	3,580	0	4,283
LIFE INS CO OF THE SOUTHWEST	65528	TX	400,531	367,750	30,781	108	0	156	0	264

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,217	0	5	0	1,221	0	0	4	0	0	0	4
107	0	0	0	107	10	0	17,584	0	0	0	17,584
321	0	0	0	322	21	44	352,892	0	40,013	4	392,909
618	0	0	0	618	0	0	26,901	0	4,988	0	31,890
0	0	0	0	0	0	0	10,753	0	0	0	10,753
0	0	0	0	0	0	0	0	0	0	0	0
0	0	29	0	29	0	0	33	0	3,862	0	3,895
492	0	0	0	492	21	3	56,029	0	37,159	0	93,187
537	0	698	0	1,235	2,942	2,737	62,272	0	67,735	0	130,007
339	0	122	2	464	453	26	73,171	0	1,827	0	74,999
147	0	0	17	164	8	3	31,135	0	0	200	31,335
110	0	273	13	397	6	3	6	0	27	0	33
0	0	0	0	0	202	35	24	0	0	0	24
809	445	0	0	1,247	642	172	16	0	0	0	16
105	0	0	3	105	5	2	4,607	0	43,298	167	48,273
0	0	0	0	0	0	0	52	0	0	0	52
809	0	2,241	0	3,160	7,396	0	5	0	112	0	117
94	0	16	0	115	22	2	1,232	0	7,816	0	9,048

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
LIFE INS CO OF VIRGINIA	65536	VA	2,256,201	2,053,415	178,806	8,837	0	33	10	8,880
LIFE INVESTORS INS CO OF AMERICA	64130	IA	1,074,569	962,161	110,905	39	163	1	0	204
LIFE OF BOSTON INS CO	65927	MA	15,909	12,909	1,900	19	0	0	0	19
LIFE OF INDIANA INS CO	86983	IN	27,933	23,492	3,241	0	0	0	0	0
LIFE OF MID-AMERICA INS CO	65552	IA	8,452	4,362	2,890	0	0	0	0	0
LINCOLN AMERICAN LIFE INS CO	65579	TN	98,141	86,726	9,415	15	0	0	0	15
LINCOLN BENEFIT LIFE CO	65595	NE	299,553	272,110	25,942	1,309	0	0	0	1,309
LINCOLN INCOME LIFE INS CO	65617	KY	118,483	105,905	10,577	171	0	0	0	171
LINCOLN LIBERTY LIFE INS CO	65625	NE	85,820	78,624	5,696	68	0	0	0	68
LINCOLN NATIONAL LIFE INS CO	65676	IN	5,232,026	4,825,752	381,274	13,489	0	2,815	0	16,304
LINCOLN NATIONAL PENSION INS CO	88552	IN	5,105,816	4,959,553	144,263	1,624	0	0	0	1,624
LINCOLN SECURITY LIFE INS CO OF CT	97039	CT	8,282	2,896	3,886	117	0	0	0	117
LONE STAR LIFE INS CO	65692	TX	217,572	188,895	27,111	6	0	0	0	7
LOYAL AMERICAN LIFE INS CO	65722	AL	180,853	158,226	19,627	101	0	0	0	101
LOYALTY LIFE INS CO	90328	MI	130,517	113,196	6,362	751	0	235	0	986
LUTHERAN BROTHERHOOD VAR INS PROD C	97721	MN	9,005	995	8,011	0	0	0	0	0
MACCABEES MUTUAL LIFE INS CO	65765	MI	617,152	579,477	37,676	3,741	0	158	0	3,898
MAINE FIDELITY LIFE INS CO	65838	ME	29,958	20,764	7,391	32	0	0	0	32

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
7,440	0	321	170	7,930	266	323	975,131	0	3,984	2,207	981,322
21	83	1	0	104	2,338	980	6	0	0	0	6
21	0	0	0	21	0	0	420	0	0	0	420
0	0	0	0	0	0	0	17	0	0	0	17
0	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	7	0	0	2	0	5	0	7
12	0	0	0	12	0	0	2,960	0	13,506	0	16,467
30	0	0	0	30	0	1	26,060	0	0	0	26,060
0	0	0	0	0	0	0	94	0	0	0	94
13,688	18	11,264	0	24,970	15,172	12,196	877,158	0	358,529	0	1,235,687
3,215	0	2,624	0	5,839	0	0	0	0	0	0	0
0	0	0	0	0	0	0	10,973	0	0	0	10,973
2	0	0	0	2	175	190	633	0	0	0	633
41	0	0	0	41	340	196	19,695	0	0	0	19,695
314	0	84	0	398	413	340	101,248	0	45,451	0	146,699
0	0	0	0	0	0	0	0	0	0	0	0
264	0	49	0	313	1,058	80	287,790	0	73,252	0	361,042
4	0	0	0	4	0	0	2,481	0	4,255	0	6,737

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FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MANHATTAN LIFE INS CO	65870	NY	846,979	816,663	30,316	882	0	853	0	1,735
MANHATTAN NATIONAL LIFE INS CO	67083	ND	193,812	184,935	7,436	1,045	0	0	0	1,045
MANUFACTURERS LIFE INS CO	80616	MI	6,630,149	6,407,300	220,849	13,025	0	1,355	0	14,380
MANUFACTURERS LIFE INS CO OF AMERIC	87793	PA	39,159	6,302	12,357	31	0	0	0	31
MASSACHUSETTS CASUALTY INS CO	80896	MA	83,406	69,982	12,224	0	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS CO	65900	MA	231,923	205,246	22,473	1,965	0	0	0	1,965
MASSACHUSETTS IND & LIFE INS CO	65919	MA	732,502	561,885	168,117	12,245	690	10	0	12,946
MASSACHUSETTS MUTUAL LIFE INS CO	65935	MA	18,027,848	16,997,006	1,030,842	29,209	0	39,015	0	68,224
MAXICARE LIFE & HEALTH INS CO	90476	MO	10,687	189	8,498	0	0	0	0	0
MBL LIFE ASSURANCE CORP	69728	OH	95,948	71,821	22,417	45	0	0	0	45
MEDICAL LIFE INS CO	86991	OH	12,549	6,754	3,795	0	0	3	0	3
MERIT LIFE INS CO	65951	IN	315,423	258,273	56,049	134	0	0	0	134
METLIFE SECURITY INS CO	60348	NJ	629,906	584,238	43,168	0	0	0	0	0
METROPOLITAN INS & ANNUITY CO	86428	DE	1,805,948	1,695,053	108,894	10,402	0	0	0	10,402
METROPOLITAN LIFE INS CO	65978	NY	81,581,350	78,772,989	2,808,362	40,291	1,065	52,843	0	94,199
METROPOLITAN TOWER LIFE INS CO	97136	DE	25,021	7,197	17,824	17	0	0	0	17
MIC LIFE INS CORP	85561	DE	251,576	230,653	18,424	0	3,592	0	0	3,592
MID SOUTH INS CO	79987	NC	48,524	18,842	27,081	2	0	14	0	16

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,327	0	552	0	1,879	0	0	130,899	0	105,873	0	236,772
472	0	0	0	472	0	0	186,137	0	0	0	186,137
8,409	0	2,150	0	10,558	30	14	410,928	0	91,249	0	502,177
0	0	0	0	0	0	0	1,372	0	0	0	1,372
0	0	0	0	0	912	398	0	0	0	0	0
640	0	8	0	648	35	0	64,718	0	0	0	64,718
3,329	158	80	0	3,567	1,503	223	3,540,066	31,564	201	0	3,571,830
14,599	0	9,132	0	23,731	10,977	9,989	1,669,932	0	303,047	0	1,972,979
0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	3	0	0	14,206	0	0	0	14,206
0	0	0	0	0	5	1	0	0	31	0	31
29	0	0	0	29	0	0	4,333	0	0	0	4,333
3,610	0	0	0	3,610	0	0	0	0	0	0	0
1,713	0	0	0	1,713	0	0	805,749	0	0	0	805,749
49,074	350	150,245	3,548	202,267	13,641	9,493	2,584,783	58,633	6,650,874	95,483	9,389,772
3	0	0	0	3	0	0	6,008	0	0	0	6,008
0	909	0	0	909	1,612	196	0	223,459	0	0	223,459
0	0	0	0	0	293	250	1	0	3	0	3

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COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MID WEST NATIONAL LIFE INS CO OF TN	66087	TN	22,866	14,972	5,894	0	0	0	0	0
MIDLAND MUTUAL LIFE INS CO	66036	OH	496,816	455,346	41,470	387	0	20	0	407
MIDLAND NATIONAL LIFE INS CO	66044	SD	483,994	380,911	101,580	3,556	0	0	0	3,556
MIDWESTERN NATIONAL L INS CO OF OHI	66095	OH	44,266	39,775	3,391	14	0	0	0	14
MIDWESTERN UNITED LIFE INS CO	66109	IN	236,468	184,401	49,567	828	0	0	0	828
MINISTERS LIFE & MUTUAL LIFE INS CO	66133	MN	155,235	140,093	15,142	332	0	6	0	338
MINNESOTA MUTUAL LIFE INS CO	66168	MN	3,608,823	3,479,238	129,586	2,977	991	6,029	0	9,997
MML BAY STATE LIFE INS CO	70416	MO	31,379	7,941	21,437	24	0	0	0	24
MML LIFE INS CO	93475	DE	26,463	19,497	4,953	106	0	0	0	106
MML PENSION INS CO	60314	DE	156,172	124,949	29,223	67	0	0	0	67
MODERN PIONEERS LIFE INS CO	66249	AZ	9,031	6,925	1,588	102	0	0	0	102
MONARCH LIFE INS CO	66265	MA	3,250,283	3,130,590	113,685	29,255	0	94	0	29,348
MONITOR LIFE INS CO OF NEW YORK	81442	NY	7,725	4,266	2,459	2	0	0	0	2
MONTGOMERY WARD LIFE INS CO	66273	IL	287,657	216,400	69,738	1,183	604	334	0	2,121
MONY LIFE INS CO OF AMERICA	78077	AZ	449,467	428,293	18,674	1,033	0	0	0	1,033
MUTUAL BENEFIT LIFE INS CO	66362	NJ	9,837,863	9,506,291	331,571	2,804	0	5,117	0	7,921
MUTUAL LIFE INS CO OF NEW YORK	66370	NY	11,248,982	10,740,245	508,738	12,177	0	1,226	0	13,403
MUTUAL LIFE INS CO OF WASHINGTON DC	66389	DC	11,631	8,832	2,799	180	0	0	80	260

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	1	47	0	0	0	47
273	0	0	0	273	11	-51	26,202	0	28,487	0	54,688
1,850	0	0	0	1,850	3	3	594,497	0	20,782	0	615,280
16	0	0	0	16	0	0	116	0	0	0	116
57	0	0	0	57	0	0	114,980	0	0	0	114,980
246	0	0	0	246	64	52	16,008	0	260	0	16,268
860	537	3,091	0	4,488	1,235	843	224,103	205,046	1,138,209	0	1,567,358
7	0	0	0	7	0	0	1,366	0	0	0	1,366
63	0	0	0	63	0	0	9,836	0	0	0	9,836
574	0	0	0	574	0	0	0	0	0	0	0
30	0	0	0	30	13	4	6,056	0	0	0	6,056
1,423	0	0	0	1,423	2,081	944	153,897	0	33,901	0	187,798
0	0	0	0	0	0	0	141	0	0	0	141
541	339	244	0	1,184	1,904	666	106,515	42,005	120,883	0	269,403
50	0	0	0	50	0	0	72,558	0	0	0	72,558
5,545	0	3,905	0	9,451	5,813	4,047	140,461	0	920,442	0	1,060,903
9,710	0	1,434	0	11,144	4,155	1,988	874,052	0	214,098	0	1,088,150
90	0	10	70	100	17	1	5,426	0	0	1,419	6,845

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MUTUAL OF AMERICA LIFE INS CO	88668	NY	3,435,530	3,284,076	151,455	4	0	1,848	0	1,852
MUTUAL OF OMAHA INS CO	71412	NE	2,105,396	1,578,240	527,156	0	0	0	0	0
MUTUAL SECURITY LIFE INS CO	66400	IN	637,227	621,934	15,293	443	0	31	0	474
MUTUAL SERVICE LIFE INS CO	66419	MN	412,031	383,900	28,131	9	0	0	0	9
MUTUAL TRUST LIFE INS CO	66427	IL	391,975	356,066	35,909	168	0	0	0	168
NATIONAL AMERICAN LIFE INS CO OF PA	69221	PA	87,881	72,976	13,405	22	0	0	0	22
NATIONAL BENEFIT LIFE INS CO	61409	NY	1,572,233	1,539,593	30,838	1,880	0	57	0	1,937
NATIONAL FIDELITY LIFE INS CO	66559	MO	398,308	367,735	27,448	770	0	2	0	772
NATIONAL HEALTH INS CO	82538	TX	26,427	13,755	10,672	0	0	2	0	2
NATIONAL HOME LIFE ASSURANCE CO	66605	MO	2,510,543	2,362,897	146,535	329	0	2,998	0	3,328
NATIONAL LIFE INS CO	66680	VT	3,390,588	3,229,066	161,522	4,640	0	0	0	4,640
NATIONAL OLD LINE INS CO	94285	AR	335,533	— 237,703	93,430	11	0	0	0	11
NATIONAL RESERVE LIFE INS CO	66745	SD	183,275	128,025	53,488	15	0	0	0	15
NATIONAL STATES INS CO	60593	MO	40,132	25,758	12,374	0	0	0	0	0
NATIONAL TRAVELERS LIFE CO	66826	IA	214,401	192,097	22,304	81	0	0	0	81
NATIONAL WESTERN LIFE INS CO	66850	CO	780,603	741,706	39,418	497	0	987	0	1,484
NATIONWIDE LIFE INS CO	66869	OH	6,444,987	6,091,497	349,676	12,131	28	9,747	0	21,905
NEW CENTURY LIFE INS CO	81213	CA	103,396	— 34,238	67,158	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
3	0	2,356	0	2,359	98	108	89	0	25,684	0	25,774
0	0	0	0	0	30,700	26,291	0	0	0	0	0
325	0	20	0	345	890	898	28,859	0	31,450	0	60,309
9	0	8	0	17	0	0	741	0	39,510	0	40,251
166	0	0	0	166	47	210	10,116	0	0	0	10,116
10	3	0	0	13	0	16	1,740	244	0	0	1,983
595	0	80	0	675	61	33	317	0	56	0	373
306	0	0	0	306	50	0	38,343	0	220	0	38,563
0	0	0	0	0	92	15	0	0	258	0	258
167	0	2,567	0	2,735	1,053	524	23,853	0	45,863	0	69,716
2,909	0	0	0	2,909	704	98	329,555	0	0	0	329,555
18	0	0	0	18	0	4	875	0	0	0	875
13	0	0	0	13	0	0	1,219	0	0	0	1,219
0	0	0	0	0	0	0	0	0	0	0	0
76	0	0	0	76	1	2	6,172	0	6,931	0	13,103
668	0	1	0	670	0	0	48,810	0	0	0	48,810
14,405	22	14,821	0	37,248	8,720	6,900	995,969	3,696	56,296	0	1,055,960
0	0	0	0	0	0	0	0	0	0	0	0

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
NEW ENGLAND GENERAL LIFE INS CO	81264	DE	110,573	92,572	14,401	0	0	0	0	0
NEW ENGLAND MUTUAL LIFE INS CO	66893	MA	12,827,256	12,282,456	544,800	12,404	0	752	0	13,156
NEW ENGLAND VARIABLE LIFE INS CO	91626	DE	14,424	5,735	6,189	19	0	0	0	19
NEW JERSEY LIFE INS CO	66907	NJ	174,957	164,860	8,896	279	0	0	0	279
NEW YORK LIFE & HEALTH INS CO	97705	DE	11,907	160	9,747	0	0	0	0	0
NEW YORK LIFE INS & ANNUITY CORP	91596	DE	5,481,666	5,310,772	168,394	19,224	0	0	0	19,224
NEW YORK LIFE INS CO	66915	NY	29,793,627	28,032,244	1,761,384	36,812	0	12,757	0	49,569
NN INVESTORS LIFE INS CO INC	86231	IA	268,994	211,626	54,708	7	0	44	0	51
NORTH AMERICAN CO FOR LIFE & H INS	66974	IL	649,111	519,810	127,300	1,745	-32	46	0	1,759
NORTH AMERICAN EQUITABLE LIFE ASR C	66982	OH	22,844	16,854	4,989	1,082	0	0	33	1,115
NORTH AMERICAN LIFE & CAS	90611	MN	742,206	682,292	39,914	421	0	783	0	1,204
NORTH AMERICAN SECURITY LIFE INS CO	90425	DE	17,754	11,590	4,660	0	0	0	0	0
NORTH CAROLINA MUTUAL LIFE INS CO	67032	NC	214,539	193,035	21,504	635	0	4	617	1,256
NORTH CENTRAL LIFE INS CO	67040	MN	154,112	143,630	7,983	11	164	0	0	175
NORTHBROOK LIFE INS CO	88528	IL	383,641	344,721	36,420	988	0	1,194	0	2,183
NORTHERN LIFE INS CO	87734	WA	1,027,197	970,423	59,274	1,779	0	0	0	1,779
NORTHWESTERN MUTUAL LIFE INS CO	67091	WI	20,187,343	19,333,992	853,351	25,353	0	0	0	25,353
NORTHWESTERN NTL LIFE INS CO	67105	MN	4,146,790	3,857,256	275,559	1,456	0	4,730	0	6,186

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	425	107	0	0	0	0	0
7,468	0	537	0	8,005	3,704	1,800	785,357	0	123,835	0	909,192
0	0	0	0	0	0	0	1,131	0	0	0	1,131
134	0	0	0	134	1	0	8,610	0	100	0	8,711
0	0	0	0	0	0	0	0	0	0	0	0
4,132	0	0	0	4,132	0	0	617,492	0	0	0	617,492
25,190	0	11,257	0	36,447	8,453	7,407	2,814,582	0	1,325,253	0	4,139,835
44	0	19	0	63	1,399	741	1	0	0	0	1
1,810	17	187	0	2,014	93	115	321,890	0	9,114	0	331,004
679	0	0	135	814	77	41	43,785	0	54	2,841	46,680
668	0	619	0	1,287	2,959	1,552	9,404	0	288,888	0	298,292
0	0	0	0	0	0	0	0	0	0	0	0
292	0	0	363	654	128	35	31,382	0	685	17,352	49,419
12	58	0	0	70	236	71	452	11,812	217	0	12,481
45	0	17	0	61	391	433	0	0	7,646	0	7,646
-53	0	0	0	-53	0	0	98,837	0	23,238	0	122,075
11,221	0	0	0	11,221	2,403	624	1,808,901	0	0	0	1,808,901
495	0	3,443	0	3,938	2,558	1,637	142,556	0	1,292,676	0	1,435,232

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
OCCIDENTAL LIFE INS CO OF NC	67148	NC	206,671	187,060	17,111	924	0	0	0	924
OHIO LIFE INS CO	67164	OH	151,430	130,552	19,778	567	0	0	0	567
OHIO NATIONAL LIFE ASR CORP	89206	OH	129,656	103,008	19,148	198	0	0	0	198
OHIO NATIONAL LIFE INS CO	67172	OH	1,322,210	1,239,320	82,891	176	0	17	0	193
OHIO STATE LIFE INS CO	67180	OH	492,709	392,528	98,183	820	0	145	0	965
OLD AMERICAN INS CO	67199	MO	158,614	116,871	37,743	20	0	0	0	20
OLD LINE LIFE INS CO OF AMERICA	67245	WI	524,526	416,469	106,329	2,907	0	0	0	2,907
OLD REPUBLIC LIFE INS CO	67261	IL	192,816	165,545	25,442	612	1,947	6	0	2,565
OMAHA FINANCIAL LIFE INS CO	72052	MN	48,410	27,511	19,399	30	320	3	0	352
ORANGE STATE LIFE & HEALTH INS CO	97055	FL	19,667	12,238	4,930	0	0	0	0	0
PACIFIC FIDELITY LIFE INS CO	67423	CA	607,029	582,443	23,086	167	0	72	0	239
PACIFIC FINANCIAL LIFE INS CO	97268	CA	5,655	673	3,981	0	0	0	0	0
PACIFIC MUTUAL LIFE INS CO	67466	CA	5,515,535	5,297,696	217,839	6,720	0	1,873	0	8,593
PAN AMERICAN ASSURANCE CO	93459	LA	91,029	80,383	9,146	680	0	13	0	694
PAN AMERICAN LIFE INS CO	67539	LA	1,190,888	1,102,553	87,834	379	0	209	0	588
PAUL REVERE LIFE INS CO	67598	MA	1,295,926	1,176,489	109,638	201	0	113	0	314
PAUL REVERE PROTECTIVE LIFE INS CO	81051	DE	172,448	154,405	16,043	249	0	0	0	249
PAUL REVERE VARIABLE ANNUITY INS CO	67601	MA	681,771	651,683	27,588	70	0	0	0	70

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
295	0	0	0	295	1	0	83,780	0	0	0	83,780
419	0	20	0	439	0	0	68,091	0	0	0	68,091
0	0	0	0	0	26	0	34,069	0	0	0	34,069
461	0	180	0	642	12	0	4,122	0	42,299	0	46,421
493	0	127	0	620	3,520	2,102	164,323	0	33,996	0	198,319
23	0	0	0	23	26	14	434	0	0	1	435
574	0	0	0	574	0	0	568,013	0	43,993	0	612,006
310	641	100	0	1,051	1,476	587	225,248	116,228	223	0	341,698
0	218	0	0	218	254	261	4,248	33,200	1,771	0	39,219
0	0	0	0	0	17	17	0	0	0	0	0
82	0	29	0	111	1,386	439	15	0	30	0	45
0	0	0	0	0	0	0	0	0	0	0	0
647	0	1,986	0	2,633	1,223	1,948	82,547	0	226,975	0	309,522
5	0	0	0	5	0	0	38,851	0	4,216	0	43,067
709	0	101	0	810	988	575	21,336	0	83,719	0	105,055
429	0	96	0	526	4,601	2,363	11,932	0	30,484	0	42,416
13	0	0	0	13	0	0	24,249	0	0	0	24,249
1	0	0	0	1	0	0	241	0	0	0	241

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PENINSULAR LIFE INS CO	67636	FL	102,277	82,631	16,020	6	0	0	0	6
PENN DIVERSIFIED INS & ANNUITY CO	69337	MO	317,305	302,765	12,540	0	0	0	0	0
PENN INS & ANNUITY CO	93262	DE	420,742	404,777	13,965	234	0	8	0	242
PENN MUTUAL LIFE INS CO	67644	PA	3,841,006	3,662,350	178,657	3,690	0	40	0	3,730
PENN TREATY LIFE INS CO	76759	PA	13,544	10,009	3,036	2	0	0	0	2
PENNSYLVANIA LIFE INS CO	67660	PA	385,672	313,880	70,276	589	0	37	0	626
PENNSYLVANIA NATIONAL LIFE INS CO	67679	PA	87,144	82,535	3,461	393	0	7	0	400
PEOPLES SECURITY LIFE INS CO	64475	NC	1,336,220	1,196,632	135,125	15,379	0	46	1,376	16,802
PHF LIFE INS CO	84808	FL	164,403	136,894	25,009	3	0	3	0	6
PHILADELPHIA AMERICAN LIFE INS CO	67784	PA	154,609	130,261	21,348	0	0	181	0	181
PHILADELPHIA LIFE INS CO	97047	PA	1,068,525	956,078	109,447	6,026	0	0	0	6,026
PHILADELPHIA-UNITED LIFE INS CO	67792	PA	32,589	20,404	10,205	240	0	0	510	750
PHOENIX AMERICAN LIFE INS CO	80926	DE	101,837	97,235	3,102	84	0	387	0	471
PHOENIX MUTUAL LIFE INS CO	67814	CT	4,719,181	4,508,995	210,186	4,997	0	675	0	5,672
PHYSICIANS LIFE INS CO	72125	NE	71,435	59,082	10,853	444	0	0	0	444
PHYSICIANS MUTUAL INS CO	80578	NE	327,133	201,873	125,260	0	0	0	0	0
PIONEER AMERICAN INS CO	67873	TX	12,457	5,546	4,411	28	0	1	0	29
PIONEER LIFE INS CO OF ILLINOIS	68330	IL	106,864	92,342	11,981	396	0	1	0	397

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1	0	0	0	1	0	0	951	0	0	0	951
0	0	0	0	0	0	0	0	0	0	0	0
18	0	3	0	21	0	0	17,863	0	15,989	0	33,852
5,591	0	2,450	0	8,041	171	0	330,789	0	42,419	0	373,208
0	0	0	0	0	17	0	0	0	0	0	0
305	0	5	0	310	2,981	940	30,412	0	220	0	30,632
173	0	1	0	175	23	27	32,257	0	995	0	33,251
10,736	0	10	2,543	13,288	492	314	1,190,887	0	48,436	82,425	1,321,748
2	0	0	0	2	0	0	300	0	323	0	623
0	0	241	0	241	144	97	26	0	39,802	0	39,828
2,494	0	45	0	2,539	32	2	415,594	0	0	0	415,594
60	0	0	317	377	3	1	10,325	0	0	12,519	22,844
34	0	0	0	34	0	0	0	0	9,088	0	9,088
3,659	0	390	0	4,044	1,976	1,698	286,443	0	151,168	0	437,611
165	0	0	0	165	0	0	19,793	0	0	0	19,793
0	0	0	0	0	3,525	1,913	0	0	0	0	0
11	0	0	0	11	0	0	5,214	0	28,497	0	33,711
50	0	0	0	50	191	10	19,900	0	1,090	0	20,990

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COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PIONEER SECURITY LIFE INS CO	67946	TX	17,617	11,662	3,455	0	0	0	0	0
PRAIRIE STATES LIFE INS CO	67989	SD	83,065	74,063	6,746	4	0	0	0	4
PREFERRED RISK LIFE INS CO	68004	CO	111,810	72,322	37,569	7	0	0	0	7
PRESBYTERIAN MINISTERS FUND	68012	PA	348,724	309,312	39,412	729	0	0	0	729
PRESIDENTIAL LIFE INS CO	68039	NY	1,264,139	1,221,071	41,063	1,679	0	0	0	1,679
PRINCIPAL MUTUAL LIFE INS CO	61271	IA	16,993,647	16,407,396	586,251	4,231	0	3,150	0	7,381
PRINCIPAL NATIONAL LIFE INS CO	92908	DE	337,839	315,937	19,802	14	0	0	0	14
PROGRESSIVE AMERICAN LIFE INS CO	71161	OH	41,226	27,046	12,180	0	443	0	0	443
PROGRESSIVE LIFE INS CO	68101	NJ	51,389	48,485	2,904	185	0	0	396	581
PROTECTED HOME MUTUAL LIFE INS CO	68128	PA	71,990	67,333	4,657	66	0	3	0	69
PROTECTIVE LIFE INS CO	68136	AL	610,124	509,288	95,836	659	0	34	0	693
PROVIDENCE LIFE INS CO	68152	RI	695,269	670,707	23,063	336	0	0	0	336
PROVIDENT ALLIANCE LIFE INS CO	68160	CA	268,204	150,875	115,330	21	129	6	0	156
PROVIDENT INDEMNITY LIFE INS CO	68187	PA	26,073	23,710	863	66	0	72	24	162
PROVIDENT LIFE & ACCIDENT INS CO	68195	TN	2,953,798	2,488,135	426,285	3,013	0	1,245	0	4,258
PROVIDENT MUTUAL LIFE I C OF PHILAD	68225	PA	2,529,812	2,369,717	160,095	4,713	0	913	0	5,625
PROVIDENT NATIONAL ASR CO	70866	TN	4,159,288	4,044,707	111,580	0	0	4,528	0	4,528
PROVIDENTMUTUAL VARIABLE LIFE INS C	93696	PA	4,854	4	2,850	36	0	0	0	36

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	85	0	210	0	295
2	0	0	0	2	0	0	288	0	0	0	288
4	0	0	0	4	1	1	653	0	0	0	653
538	0	0	0	538	0	0	30,474	0	0	0	30,474
364	0	0	0	364	0	0	5	0	0	0	5
2,084	0	3,811	0	5,896	6,711	6,528	381,257	0	475,232	0	856,490
117	0	0	0	117	0	0	88	0	0	0	88
0	74	0	0	74	292	54	0	26	0	0	26
61	0	0	145	207	15	3	7	0	0	15	22
83	0	0	0	83	10	1	3,320	0	590	0	3,910
217	0	49	0	266	116	6	95,403	0	5,307	0	100,710
0	0	0	0	0	0	0	3,598	0	0	0	3,598
7	32	6	0	45	642	472	628	9,197	33,400	0	43,225
31	0	15	24	70	1,076	965	9	0	11	1	21
1,454	14	1,159	0	2,627	10,510	4,009	298,317	6	474,601	0	772,925
4,627	0	629	0	4,657	3,204	1,395	304,628	0	53,279	0	357,906
185	0	2,056	0	2,241	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PROVIDERS FIDELITY LIFE INS CO	76694	PA	57,387	41,491	13,896	0	0	0	0	0
PRUCO LIFE INS CO	79227	AZ	1,100,608	1,046,341	51,768	8,095	0	0	0	8,095
PRUDENTIAL INS CO OF AMERICA	68241	NJ	103,317,115	100,111,890	3,205,224	51,468	225	33,360	0	85,054
PYRAMID LIFE INS CO	68284	KS	78,532	61,842	15,570	35	0	0	0	35
RELIABLE LIFE INS CO	68357	MO	251,602	200,435	40,366	4	0	0	1	5
RELIANCE STANDARD LIFE INS CO	68381	IL	665,910	570,896	89,011	498	0	1,220	0	1,718
REPUBLIC NATIONAL LIFE INS CO	92576	TX	519,974	472,912	44,561	1,430	0	0	0	1,430
REPUBLIC-VANGUARD LIFE INS CO	68446	TX	57,218	31,590	22,836	97	0	2	0	100
RESERVE LIFE INS CO	68454	TX	428,456	247,561	178,895	406	0	0	0	406
RESOURCES LIFE INS CO	81817	NJ	645,702	623,141	20,562	16	0	0	0	16
ROYAL LIFE INS CO OF AMERICA	80586	CT	78,652	38,152	38,000	128	0	0	0	128
ROYAL TANDEM LIFE INS CO	82848	NY	13,135	6,523	4,413	2	0	0	0	2
SAFECO LIFE INS CO	68608	WA	2,005,609	1,908,938	91,671	2,123	0	1,476	0	3,600
SAFECO NATIONAL LIFE INS CO	90581	WA	11,617	2,322	7,295	28	0	0	0	28
SAVERS LIFE INS CO OF AMERICA	93734	MO	22,341	15,757	4,584	0	0	0	0	0
SECURITY ASR CO	71714	AZ	25,393	12,623	7,570	0	217	0	0	217
SECURITY BENEFIT LIFE INS CO	68675	KS	1,459,007	1,407,961	51,046	551	0	95	0	646
SECURITY CONNECTICUT LIFE INS CO	91588	CT	521,876	411,525	107,435	4,504	0	37	0	4,541

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	37	18	0	0	0	0	0
773	0	0	0	773	0	0	524,518	0	0	0	524,518
36,439	75	38,767	3,136	78,417	52,906	34,901	3,610,945	19,603	10,521,945	50,313	14,202,806
311	0	0	0	311	9	0	1,049	0	0	0	1,049
0	0	0	2	2	0	0	334	0	0	35	369
722	0	1,392	0	2,114	1,701	1,417	46	0	337	0	383
400	0	0	0	400	10	3	120,664	0	0	0	120,664
4	0	0	0	4	0	0	18,934	0	642	0	19,576
603	0	2	0	605	395	256	17,242	0	5,192	0	22,434
0	0	0	0	0	0	0	749	0	0	0	749
31	0	0	0	31	0	0	9,145	0	0	0	9,145
0	0	0	0	0	0	0	190	0	10,234	0	10,424
1,012	0	122	0	1,134	523	448	85,410	0	60,794	0	146,204
0	0	0	0	0	0	0	5,568	0	0	0	5,568
0	0	0	0	0	0	0	0	0	0	0	0
0	67	0	0	67	89	24	0	17,035	0	0	17,035
418	0	109	0	527	50	42	50,664	0	39,848	0	90,512
2,406	0	10	0	2,418	33	14	537,381	0	6,257	0	543,638

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
SECURITY EQUITY LIFE INS CO	99414	NY	25,834	19,897	3,937	19	0	0	0	19
SECURITY FIRST LIFE INS CO	61050	DE	577,508	518,110	56,999	0	0	0	0	0
SECURITY LIFE OF DENVER INS CO	68713	CO	715,060	518,243	193,937	736	0	219	0	955
SECURITY MUTUAL LIFE INS CO OF NY	68772	NY	581,601	558,639	22,963	877	0	5	0	882
SECURITY OF AMERICA LIFE INS CO	68667	PA	110,929	89,125	19,760	35	1,258	161	0	1,454
SECURITY TRUST LIFE INS CO	79880	GA	156,890	129,320	26,370	60	0	0	47	107
SENTRY INVESTORS LIFE INS CO	71692	MA	22,436	11,515	9,421	1	0	0	0	1
SENTRY LIFE INS CO	68810	WI	850,531	773,510	73,859	118	0	84	0	202
SHENANDOAH LIFE INS CO	68845	VA	328,194	305,903	22,291	2,339	0	375	0	2,714
SMA LIFE ASSURANCE CO	84824	DE	1,041,906	946,102	93,289	1,495	0	0	0	1,495
SOONER LIFE INS CO	68861	OK	41,474	30,479	9,895	0	0	0	0	0
SOUTHERN LIFE INS CO	68934	NC	200,323	174,315	24,008	84	0	0	5	88
SOUTHLAND LIFE INS CO	68950	TX	945,698	811,501	126,697	571	0	0	46	618
SOUTHWESTERN LIFE INS CO	91391	TX	5,435,187	5,258,313	171,873	2,207	0	2	0	2,209
SOVEREIGN LIFE INS CO OF CALIFORNIA	80438	CA	115,826	93,334	21,392	282	0	0	0	282
SPRINGFIELD LIFE INS CO INC	68993	VT	170,664	145,287	22,378	35	0	89	0	123
ST PAUL LIFE INS CO	80942	MN	288,116	246,400	40,215	139	0	7	0	146
STANDARD OF AMERICA LIFE INS CO	69000	IL	55,341	7,984	44,857	1	0	0	0	1

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	10,685	0	0	0	10,685
0	0	0	0	0	0	0	0	0	0	0	0
212	0	18	0	230	1	0	20	0	8	0	28
529	0	12	0	542	72	29	188,065	0	34,187	0	222,252
0	406	115	0	520	570	291	4	97	31	0	132
20	0	0	2	22	6	0	2,410	0	0	248	2,659
0	0	0	0	0	0	0	94	0	0	0	94
50	0	72	0	122	1,130	1,082	10,045	0	45,504	0	55,548
687	0	376	0	1,063	76	15	207,498	0	49,771	0	257,269
99	0	12	0	111	181	72	174,437	0	0	0	174,437
0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	24	1	0	4,953	0	0	0	4,953
367	0	0	269	636	50	6	47,601	0	0	5,322	52,924
1,963	0	12	0	1,974	144	111	265	0	0	0	265
42	0	0	0	42	0	0	86,824	0	0	0	86,824
71	0	28	0	98	333	173	859	0	10,891	0	11,750
283	0	106	0	390	168	172	24,687	0	1,422	0	26,109
0	0	0	0	0	0	0	0	0	0	0	0

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	FOREIGN	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
STANDARD SECURITY LIFE INS CO OF NY	69078	NY		136,245	104,101	30,074	215	0	0	0	215
STATE BOND & MORTGAGE LIFE INS CO	69086	MN		133,702	123,847	8,604	0	0	0	0	0
STATE FARM LIFE INS CO	69108	IL		7,485,062	6,517,958	964,104	23,495	61	401	0	23,958
STATE LIFE INS CO	69116	IN		162,778	147,721	15,057	904	0	0	0	904
STATE MUTUAL LIFE ASR CO OF AM	69140	MA		3,892,135	3,733,941	158,195	1,376	0	2,943	0	4,320
STATES GENERAL LIFE INS CO	69175	TX		17,303	11,459	4,844	0	0	0	0	0
STATESMAN NATIONAL LIFE INS CO	69183	TX		14,355	10,981	2,375	4	0	0	0	4
STERLING INVESTORS LIFE INS CO	89184	FL		8,601	5,278	2,322	1	0	0	0	1
SUMMIT NATIONAL LIFE INS CO	71080	OH		334,191	290,675	41,015	868	0	0	0	868
SUN LIFE ASR CO OF CANADA (US) BR	79065	DE		3,025,847	2,895,353	124,594	618	0	98	0	716
SUPREME LIFE INS CO OF AMERICA	69302	IL		55,135	51,436	2,699	58	0	1	118	177
SURETY LIFE INS CO	69310	UT		163,901	134,447	27,679	483	0	0	0	483
TEACHERS INS & ANNUITY ASN OF AM	69345	NY		27,887,103	26,852,006	1,033,897	78,419	0	962	0	79,381
TEACHERS PROTV MUTUAL LIFE INS CO	69353	PA		13,247	10,293	2,954	20	0	1	0	21
TIME INS CO	69477	WI		582,922	370,774	210,345	75	0	3	0	78
TRANS PACIFIC LIFE INS CO	61182	CA		22,526	11,878	9,148	0	0	5	0	5
TRANS WORLD ASSURANCE CO	69566	CA		99,781	84,061	13,294	80	0	0	0	80
TRANSAMERICA ASSURANCE CO	80829	CO		9,555	3,249	3,806	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,292	0	0	0	1,292	28	15	30,618	0	43	0	30,661
0	0	0	0	0	0	0	0	0	0	0	0
6,788	6	707	0	7,501	0	0	2,329,824	6,962	103,512	0	2,440,299
200	0	0	0	200	34	24	56,837	0	0	0	56,837
2,623	0	2,006	0	5,229	19,366	17,750	73,891	0	780,377	0	854,268
1	0	0	0	1	1	1	10	0	0	0	10
0	0	0	0	0	3	2	83	0	0	0	83
0	0	0	0	0	26	14	59	0	0	0	59
576	0	0	0	576	0	0	316,207	0	0	0	316,207
93	0	341	0	434	0	0	30	0	0	0	30
33	0	0	92	125	54	0	2,806	0	0	4,934	7,740
76	0	0	0	76	0	0	62,128	0	15,276	0	77,404
16,243	0	362	0	16,605	434	935	586,813	0	175,815	0	762,628
16	0	0	0	16	38	29	1,014	0	131	0	1,145
18	0	0	0	18	164	69	12	0	1	0	13
0	0	0	0	0	271	90	10	0	0	0	10
25	0	0	0	25	0	0	9,836	0	0	0	9,836
0	0	0	0	0	0	0	0	0	0	0	0

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	FOREIGN	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
TRANSAMERICA LIFE INS & ANNUITY CO	69507	CA		4,651,502	4,594,836	55,166	559	0	36	0	596
TRANSAMERICA OCCIDENTAL LIC OF CA	67121	CA		4,070,794	3,736,854	306,354	10,127	365	591	0	11,084
TRANSPORT LIFE INS CO	69531	TX		219,156	176,920	36,776	411	0	4	0	415
TRAVELERS INS CO LIFE DEPT	87726	CT		27,210,137	26,141,807	968,330	3,826	0	14,520	0	18,345
TRAVELERS INS CO OF ILLINOIS	79413	IL		331,991	271,270	57,721	953	0	0	0	954
TRAVELERS LIFE INS CO	69590	CT		519,460	476,700	39,760	0	0	0	0	0
TRIAD LIFE INS CORP	76015	NC		26,004	14,812	9,192	6	0	31	0	37
UNION BANKERS INS CO	69701	TX		144,151	126,349	16,468	29	0	0	0	29
UNION BENEFIT LIFE INS CO	67903	PA		8,498	4,622	1,875	0	0	0	0	0
UNION CENTRAL LIFE INS CO	80837	OH		2,275,347	2,158,316	117,031	1,183	0	112	0	1,295
UNION FIDELITY LIFE INS CO OF TREVO	93289	PA		201,851	144,702	53,849	105	0	13	0	118
UNION SECURITY LIFE INS CO	98884	DE		130,890	105,467	23,923	0	755	0	0	755
UNITED AMERICAN INS CO	92916	DE		470,414	367,527	99,887	301	0	0	0	301
UNITED COMPANIES LIFE INS CO	69876	LA		610,781	580,395	21,985	261	0	1	0	262
UNITED EQUITABLE LIFE INS CO	77909	IL		52,899	36,652	14,747	67	0	0	0	67
UNITED FAMILY LIFE INS CO	91693	GA		264,491	228,228	33,423	6	0	0	0	6
UNITED FIDELITY LIFE INS CO	87645	TX		183,216	154,524	24,691	101	0	20	0	121
UNITED HOME LIFE INS CO	69922	IN		47,128	35,871	9,463	3	0	0	0	3

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
181	0	53	0	234	0	0	6	0	0	0	6
3,972	123	1,671	0	5,766	2,210	1,735	1,453	12	416	0	1,881
66	0	0	0	66	192	150	19,189	0	0	0	19,189
10,545	0	12,991	0	23,537	24,386	37,567	217	0	3,166	0	3,383
151	0	0	0	151	0	25	92	0	0	0	92
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	15,116	0	42,132	0	57,249
14	0	0	0	14	1,512	810	2,429	0	4,482	0	6,911
0	0	0	0	0	5	0	0	0	0	0	0
1,503	0	232	0	1,735	847	531	100,056	0	72,434	0	172,490
87	0	0	0	87	870	473	3,809	0	0	0	3,809
0	523	0	0	523	838	300	14	67,723	0	0	67,737
171	0	0	0	171	1,631	646	5,049	0	0	0	5,049
133	0	0	0	133	8	6	12,799	0	19,365	0	32,164
12	0	0	0	12	163	-3	0	0	0	0	0
62	0	0	0	62	0	3	410	0	0	0	410
32	0	0	0	32	6	1	21,671	0	0	0	21,671
0	0	0	0	0	1	0	1,629	0	0	0	1,629

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COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
UNITED INS CO OF AMERICA	69930	IL	1,951,534	985,587	947,215	7,611	0	101	5,452	13,164
UNITED INVESTORS LIFE INS CO	94099	MO	218,400	115,437	99,963	565	0	0	0	565
UNITED LIBERTY LIFE INS CO	82694	OH	64,295	57,049	5,660	27	0	1	0	28
UNITED LIFE & ACCIDENT INS CO	69965	NH	507,419	445,705	59,886	4,367	0	222	0	4,589
UNITED OF OMAHA LIFE INS CO	69868	NE	3,033,083	2,784,149	239,934	3,227	0	2,174	0	5,401
UNITED PACIFIC LIFE INS CO	70025	WA	1,742,117	1,671,329	69,289	2,914	0	0	0	2,914
UNITED PRESIDENTIAL LIFE INS CO	70033	IN	225,036	195,459	27,673	2,367	0	0	0	2,367
UNITED SERVICES GENERAL LIFE INS CO	61247	OK	25,565	22,437	1,628	426	0	0	0	426
UNITED SERVICES LIFE INS CO	70084	VA	454,872	395,468	53,170	1,049	0	0	0	1,049
UNITED STATES LIFE INS CO IN NYC	70106	NY	885,359	784,075	97,323	2,079	0	1,813	0	3,892
UNITED WORLD LIFE INS CO	72850	IL	73,459	60,111	10,818	28	0	0	0	28
UNITY MUTUAL LIFE INS CO	70114	NY	370,443	354,044	16,399	262	0	0	0	262
UNIVERSAL UNDERWRITERS LIFE INS CO	70173	MO	72,175	52,014	18,662	51	412	2	0	465
UNIVERSITY LIFE INS CO OF AMERICA	70203	IN	1,204,414	1,837,624	-634,411	74	0	0	0	74
UNUM LIFE INS CO	69760	ME	3,924,249	3,584,974	333,275	108	0	81	0	189
UNUM LIFE INS CO OF AMERICA	62235	ME	1,645,100	1,237,826	403,773	54	0	1,892	0	1,946
UNUM PENSION AND INS CO	74144	ME	748,478	709,959	37,018	0	0	6	0	6
USAA ANNUITY & LIFE INS CO	90603	TX	604,054	579,691	21,243	3,763	0	0	0	3,763

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
2,194	0	0	3,175	5,369	2,300	1,020	388,218	0	19,998	136,430	544,646
33	0	0	0	33	0	0	116,490	0	0	0	116,490
8	0	0	0	8	0	0	1,013	0	0	0	1,013
1,040	0	99	0	1,140	1,110	321	403,335	0	12,105	0	415,439
2,368	0	1,118	0	3,486	3,391	2,190	272,941	0	490,186	0	763,127
641	0	1	0	642	0	0	11	0	0	0	11
264	0	4	0	268	0	0	131,768	0	0	0	131,768
60	0	0	0	60	1	5	60,158	0	9,525	0	69,683
885	0	0	0	885	0	0	95,351	0	12,280	0	107,631
1,003	0	1,613	0	2,616	2,556	2,505	207,524	13	456,746	0	664,283
11	0	0	0	11	0	0	5,185	0	0	0	5,185
146	0	0	3	149	4	1	59,041	0	0	46	59,088
0	87	0	0	87	306	5	13,393	23,186	574	0	37,153
2,695	0	0	0	2,695	0	0	0	0	0	0	0
138	0	107	0	245	527	436	5,753	0	43,024	0	48,777
21	0	868	0	889	15,327	9,861	4,695	0	874,792	0	879,487
0	0	3	0	3	0	0	0	0	0	0	0
540	0	0	0	540	0	0	0	0	0	0	0

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COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
USAA LIFE INS CO	69663	TX	581,408	538,988	39,920	4,615	0	14	0	4,629
USLIFE CREDIT LIFE INS CO	68373	IL	102,628	80,679	19,449	0	-18	0	0	-18
VALLEY FORGE LIFE INS CO	70211	PA	237,411	178,315	57,996	4,111	0	71	0	4,182
VARIABLE ANNUITY LIFE INS CO	70238	TX	6,614,424	6,479,520	131,329	94	0	0	0	94
VERMONT LIFE INS CO	93645	VT	67,051	60,354	4,197	248	0	0	0	248
VETERANS LIFE INS CO	81027	IL	135,579	116,695	16,380	782	0	444	0	1,226
VICTORY LIFE INS CO	70246	KS	140,827	128,255	11,072	43	0	0	0	43
VISTA LIFE INS CO	84549	MI	40,976	31,595	6,881	0	0	0	0	0
VOLUNTEER STATE LIFE INS CO	70254	TN	321,899	280,972	37,926	937	-157	0	0	780
VOYAGER LIFE INS CO	66699	FL	85,176	68,735	15,241	87	118	0	0	205
WASHINGTON NATIONAL INS CO	70319	IL	1,685,986	1,519,146	141,804	1,112	67	177	874	2,230
WASHINGTON SQUARE LIFE INS CO	70750	PA	192,288	180,350	9,939	361	0	0	0	361
WEST COAST LIFE INS CO	70335	CA	317,363	248,942	63,421	29	0	0	0	29
WESTERN & SOUTHERN LIFE INS CO	70483	OH	3,365,027	2,818,468	546,559	1,747	0	0	348	2,095
WESTERN LIFE INS CO	70408	MN	375,433	307,520	62,913	313	0	69	0	381
WESTERN NATIONAL LIFE INS CO	70432	TX	1,918,269	1,783,642	133,128	4,596	0	0	0	4,596
WESTERN RESERVE LIFE ASR CO OF OHIO	91413	OH	154,606	130,776	22,330	3,921	0	0	0	3,921
WESTERN SOUTHERN LIFE ASR CO	92622	OH	457,928	404,096	52,332	727	0	0	0	727

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
553	0	30	0	583	84	35	716	0	2	0	718
0	9	0	0	9	0	-1	0	492	34,775	0	35,267
381	0	66	0	448	1	1	236	0	30	0	266
2,081	0	16,075	0	18,156	0	0	759	0	0	0	759
9	0	0	0	9	0	0	14,898	0	0	0	14,898
469	0	32	0	501	221	38	196,308	0	7,196	0	203,504
19	0	0	0	19	0	0	4	0	0	0	4
0	0	0	0	0	0	0	0	0	0	0	0
67	223	0	0	290	-4	3	62,785	21,225	0	0	84,010
5	44	0	0	48	59	96	0	9	0	0	9
545	53	34	443	1,075	4,290	2,142	102	36	81	25	243
153	0	0	0	153	7	-2	3,833	0	0	0	3,833
28	0	0	0	28	0	0	3,082	0	0	0	3,082
1,274	0	48	661	1,983	51	65	95,782	0	2,648	13,050	111,480
135	0	39	0	174	413	239	38,162	0	13,268	0	51,450
920	0	0	0	920	0	0	55,488	0	0	0	55,488
1,247	0	0	0	1,247	0	0	381,493	0	6,114	0	387,606
89	0	0	0	89	0	0	79,588	0	0	0	79,588

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
WESTERN STATES LIFE INS CO	70491	ND	355,094	276,275	78,294	24	0	0	0	24
WESTFIELD LIFE INS CO	62030	OH	107,474	85,285	20,688	120	0	0	0	120
WILLIAM PENN LIFE ASSUR CO OF AMER	70092	IN	18,574	7,795	8,679	114	0	0	0	114
WISCONSIN NATIONAL LIFE INS CO	70580	WI	186,221	153,286	29,935	3,286	0	0	0	3,286
WORLD INS CO	70629	NE	97,064	88,734	8,330	27	0	1	0	28
WORLD LIFE & HEALTH INS CO OF PA	70637	PA	21,396	19,072	1,203	8	0	0	0	8
WORLD SERVICE LIFE INS CO OF CO	69833	CO	58,409	39,269	17,890	0	16	3	0	19
XEROX FINANCIAL SERVICES LIFE INS C	93513	MO	44,607	37,418	5,189	0	0	80	0	80
ZURICH AMERICAN LIFE INS CO	70661	IL	35,361	24,995	9,036	155	0	0	0	155
531 COMPANIES TOTAL:			880,336,337	827,010,757	51,423,110	988,929	39,920	536,152	14,193	1,579,229

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	AEH LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
4	0	0	0	4	0	0	7,870	0	0	0	7,870
78	0	0	0	78	0	0	10,109	0	0	0	10,109
0	0	0	0	0	3	0	15	0	0	0	15
931	0	0	0	931	3	2	242,882	0	0	0	242,882
39	0	0	0	39	11	1	1,409	0	4,338	0	5,747
1	0	0	0	1	127	28	2,440	0	0	0	2,440
0	60	79	0	140	1	14	0	6,815	0	0	6,815
0	0	0	0	0	0	0	0	0	583	0	583
25	0	0	0	25	2	0	22,771	0	46	0	22,816
534,089	16,909	452,527	18,846	1,026,373	588,452	450,579	61,814,420	3,315,543	47,189,142	558,158	12,877,262

1986 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 12

ALIEN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CANADA LIFE ASSURANCE CO US BR	80659	MI	1,108,012	1,101,904	5,608	1,254	0	1,232	0	2,487
CONFEDERATION LIFE INS CO US BR	80667	MI	1,363,043	1,319,207	42,003	12,058	0	408	0	12,466
CROWN LIFE INS CO US BR	80675	MI	3,254,891	3,242,364	0	3,753	0	418	0	4,171
GREAT WEST LIFE ASSURANCE CO	80705	MI	4,933,826	4,864,072	68,780	3,822	0	6,197	0	10,019
NORTH AMERICAN LIFE ASR CO	80756	MI	389,803	384,353	4,451	1,082	0	935	0	2,017
SUN LIFE ASR CO OF CAN US BR	80802	MI	1,821,169	1,817,735	2,634	4,194	0	1,333	0	5,527
6 COMPANIES TOTAL:			12,870,744	12,729,635	123,476	26,163	0	10,523	0	36,687

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,342	0	1,531	0	2,874	1,298	1,389	70,383	0	414,618	0	485,000
1,456	0	499	0	1,955	2,388	2,215	482,250	0	266,753	0	749,003
2,212	0	264	0	2,475	2,045	1,128	266,214	0	246,571	0	512,786
1,775	0	10,417	0	12,193	867	760	163,309	0	414,686	0	577,995
963	0	685	0	1,648	1,142	1,979	79,564	0	329,097	0	408,661
5,850	0	790	0	6,640	1,041	919	196,810	0	338,036	0	534,845
13,598	0	14,186	0	27,785	8,781	8,390	1,258,530	0	2,009,761	0	3,268,290

FRATERNAL BENEFICIARY ASSOCIATIONS

TABLE 13

Name of Company	Admitted Assets	Liabilities (except Capital)	Policyholders Surplus	Nationwide Business 1986 Policies Issued	Nationwide Business 1986 Business in Force 12/31/86	Maryland Business 1986 Policies Issued	Maryland Business 1986 Business in Force 12/31/86	Maryland Business 1986 Premiums Written
Aid Association for Lutherans	4,564,189	4,181,521	382,668	8,329,146	38,719,988	112,166	418,551	5,483
American Fraternal Union	15,092	14,070	1,022	6,026	41,079	--	72	1
American Postal Workers' Accident Benefit	1,418	434	984	115,362	238,831	83	998	3
Bnai Zion	6,824	6,156	658	2,661	36,053	--	1	1
Catholic Family Life Insurance	64,714	52,328	12,387	124,107	437,533	--	3,095	108
Catholic Order of Foresters	216,488	176,357	40,131	117,162	816,936	--	--	--
Croatian Fraternal Union of America	76,355	66,302	10,052	50,256	383,522	143	928	7
CSA Fraternal Life	54,054	46,862	7,192	26,503	143,246	70,000	1,206	25
Greek Catholic Union of the U.S.A.	73,755	66,877	6,877	14,420	126,021	83	469	75
Holy Family Society of U.S.A.	9,975	5,480	4,495	6,342	28,049	190	535	32
Hungarian Reformed Federation of America	21,664	15,421	6,243	2,310	40,604	--	--	--
Independent Order of Foresters	1,819,576	1,472,277	347,300	3,418,730	13,897,368	20,265	83,767	1,318
Knights of Columbus	1,953,047	1,698,653	254,394	2,263,540	11,435,895	75,181	352,030	8,142
Lithuanian Alliance of America	3,595	2,081	1,514	218	3,600	1	38	1
Lutheran Brotherhood	3,711,002	3,435,931	275,072	3,425,564	18,395,408	44,495	234,003	4,238
Modern Woodmen of America	977,679	864,592	113,087	2,846,794	8,841,890	50	1,363	43
Mutual Beneficial Assn. of Rail Transp.	8,846	7,543	1,304	4,943	29,941	4	408	9
National Fraternal Society of The Deaf	9,547	8,280	1,267	2,679	24,404	49	468	9
National Slovak Society of U.S.A.	14,455	12,575	1,880	3,248	26,392	--	44	1
North American Benefit Association	107,052	79,897	27,155	113,637	343,190	--	455	5
North American Union Life Assurance Soc.	4,216	2,454	1,762	447	6,148	133	1,887	11
United Commercial Travelers of America	29,264	7,594	21,670	21	1,161	--	--	--
Police & Firemen's Insurance Association	32,210	16,281	14,929	--	44	--	--	1
Polish Beneficial Association	8,223	4,834	3,389	286	9,733	--	59	1
Polish National Alliance of U.S. of N.A.	204,952	178,988	25,964	54,791	516,371	324	5,900	126
Polish Roman Catholic Union of America	66,647	54,217	12,429	6,608	116,435	7	954	9
Polish Women's Alliance of America	36,728	30,544	6,184	2,724	62,040	139	2,209	65
Royal Neighbors of America	363,530	266,359	97,171	98,768	681,781	--	879	10
Sons of Norway	65,113	61,376	3,737	92,653	444,076	1,039	16,082	560
The Supreme Council of Royal Arcanum	36,507	24,401	12,106	13,464	89,853	180	1,391	15
Travelers Protective Association of America	15,556	2,205	13,351	--	--	--	--	--
Ukrainian National Association, Inc.	56,849	39,667	17,183	6,144	99,367	16	1,389	35
William Penn Association	79,827	69,733	10,095	59,345	193,007	751	2,309	118
Woodmen of the World Life Insurance Society	1,525,780	1,366,180	159,600	5,035,188	15,263,906	21,370	74,307	1,309
Workmen's Benefit Fund of U.S.A.	26,269	21,669	4,600	7,003	100,621	10,000	291,259	4,974
Workmen's Circle	13,645	10,526	3,120	--	205	12,003	80,249	5
Total	16,274,743	14,3?0,665	1,902,972	26,251,090	111,594,698	368,672	1,577,305	26,737

S U P P L E M E N T A R Y R E P O R T

by

EDWARD J. MUHL
INSURANCE COMMISSIONER

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

Showing, with respect to the Fiscal Year ending June 30, 1987, a statement of fees and taxes received by the Insurance Commissioner and transferred into the State Treasury.

ANALYSIS OF DIVISION RECEIPTS
INSURANCE DIVISION

Shown below is a comparative analysis of Total Division Receipts for Fiscal Years 1986 and 1987

	Fiscal Year 1986	Fiscal Year 1987	Increase	Decrease
Agent Licenses	5.00			5.00
Certif. of Qualification - Agent & Brokers - Renewals		418,292.00	418,292.00	
Certif. of Qualification - Agent & Brokers - Originals	418,516.00	109,618.56		308,897.44
Company Licenses	76,083.00	69,508.00		6,575.00
Rating Bureau Licenses	125.00	50.00		75.00
Public Adjusters Licenses	950.00	75.00		875.00
Insurance Advisor Licenses	33,000.00	3,600.00		29,400.00
Vending Machine Licenses	125.00			125.00
Certif. of Qualification - Surplus Line - Originals	14,400.00	2,100.00		12,300.00
Certif. of Qualification - Surplus Line - Renewals		7,400.00	7,400.00	
Corr/Dup./Amended (All) Certif. of Qualification	18,393.00	20,035.00	1,642.00	
Filing Fees	76,130.00	87,405.00	11,275.00	
Certification Fees	33,326.00	29,180.00		4,146.00
Motor club Licenses	4,655.00	4,396.00		259.00
Agent Examination Fees	105,510.00	118,605.00	13,095.00	
Company Examination Fees	739,285.48	944,030.62	204,745.14	
Valuation Fees	794,501.00	1,017,203.00	222,702.00	
Miscellaneous Fees	51,495.41	54,206.48	2,711.07	
Retaliatory Fees & Taxes	3,912,253.45	4,320,912.24	408,658.79	
Penalties & Interest	45,345.76	135,486.63	90,140.87	
Unauthorized Insurance Tax (Surplus Line)	1,682,213.19	2,641,899.66	959,686.47	
Premium Taxes	93,323,930.92	113,003,875.02	19,679,944.10	
Premium Taxes - Unauthorized Insurers	244,222.27	550,995.74	306,773.47	
Surplus Line Brokers Examination Fees	13,739.50	1,056.00		12,683.50
Fines & cost	76,006.06	124,704.00	48,697.94	
Travel Expense	105,868.44	33,377.65		72,490.79
Temp. Certif. of Qual. - Agent	65,820.00	26,010.00		39,810.00
Temp. Certif. of Qual.- Broker	30.00			30.00
Temp. Certif. of Qual.-Duplicate	15.00	5.00		10.00
Agent Appointments - Original	206,530.00	240,490.00	33,960.00	
Agent Appointments Cancellation Orignial	68,760.00	78,100.00	9,340.00	
Company License Renewals - Holding Acc.	1,590.00			1,590.00
	102,112,824.48	124,042,616.60	22,419,063.85	489,271.73
		- 102,112,824.48	- 489,271.73	
INCREASE 1987 OVER 1986		21,929,792.12	21,929,792.12	

FISCAL YEAR
1986
RECEIPTS